

Miami-Dade COVID-19 Residential Landlord and Tenant Financial Assistance Program Guide

Introduction

In March 2020, Miami-Dade County began experiencing an outbreak COVID-19. On March 11th, County Mayor Carlos A. Gimenez declared a State of Emergency to help in preventing the spread of COVID-19. State and County officials issued orders restricting the activities of businesses and residents to reduce the spread of COVID-19. These orders are targeted to save lives, however the economic impact of these measures has been felt throughout Miami-Dade County.

In response to these economic hardships, Congress passed the Coronavirus Aid, Relief, and Economic Security Act, or the CARES Act. Miami-Dade County, using \$10 million of CARES Act funds, has developed the Miami-Dade COVID-19 Residential Landlord and Tenant Assistance Program. Miami-Dade County aims to relieve the financial burden of tenants who have lost income due to COVID-19 and keep Miamians in their homes to support a strong recovery.

Program Benefits

The Miami-Dade COVID-19 Residential Landlord and Tenant Assistance Program can provide up to three (3) months of past due rent per unit, with a maximum of \$5,000 per unit. Funds will be paid directly to approved landlords in the form of a grant by Miami-Dade County, which must be used solely to provide rent forgiveness in the same amount to eligible tenants as described below.

Program Eligibility Criteria

Landlords facing financial hardship due to tenants experiencing income loss due to the COVID-19 Pandemic who have missed or are in danger missing rental payments can apply on their tenant's behalf if the following conditions are met:

- Funding for outstanding rent that is being requested through the County Program, has not been paid or reimbursed by any other source (County, City, State or Federal); AND
- Eligible units are located within Miami-Dade County; AND
- Provide rental forgiveness in the same amount as the grant from this program; AND
- To be eligible, the current income of the tenant household must be at or below 140% of the Area Median Income (AMI) for Miami-Dade County (see table below). Current income refers to the household's income following any job loss or income reduction due to COVID-19; AND
- Tenant household does not receive any other rental subsidy; AND
- Demonstrate loss or reduction of income due COVID-19; AND

Provide proof rent was current as of February 2020.

Note: As of 12/07/2020, there is no longer a limit to how many units an eligible landlord may own

Program Income Limits	
Household Size	140% of Area Median Income (AMI)
1	\$89,600
2	\$102,480
3	\$115,220
4	\$127,960
5	\$138,320
6	\$148,540
7	\$158,760
8	\$168,980

Documentation Requirements

Landlords will need to provide the following documentation as part of the application process:

- IRS Form W-9 - with landlord Tax ID, address and Signature
- Tenant proof of residence (for each tenant)
 - Current lease signed by both parties
 - State ID with matching address and Utility Bills if address does not match
- Tenant Income Verification
 - Tax Return(s); OR
 - Bank Statement(s); OR
 - Pay stubs showing reduction of hours/pay; OR
 - Low-Income Medicaid Health Insurer ID; OR
 - Access/SNAP/SUNCAP Statement or Card; OR
 - LIHEAP Approval Letter
- Tenant Proof of loss or reduction of income due to Covid-19 (for each tenant)
 - Layoff or Furlough Notice; OR
 - Approval for Pandemic Unemployment (PUA); OR
 - Evidence of lost wages (partial or full); OR
 - Bank statements; OR
 - Paycheck records
- Evidence tenant rent payments were current as of February 2020 (for each tenant)

Examples of Documentation Requirements		
Tenant Proof of Residence (for each tenant)	Tenant Proof of Economic Hardship due to COVID-19 (for each tenant)	Evidence Tenant Rent Payments were Current as of February 2020 (for each tenant)
Lease for rental unit, showing monthly rent	Layoff/Furlough Notice	Receipts for rent payments
Government ID with matching address OR utility bill for leased unit	Evidence of lost wages, partial or full (bank statements, pay stubs, etc.)	

How the payment(s) will be made

Once all application documents have been submitted online, the Program Staff will review the documents, and contact the landlord with questions or for additional information if required. If the application is approved, the landlord will be notified, and the payment process will begin. Checks will be dispersed by mail within approximately 15 business days of application approval.

Payment for each approved tenant’s outstanding rental amount will be processed and dispersed separately, so if documents for one tenant are outstanding, it will not delay others.

Participant Commitment

Landlords must certify that they will forgive rent owed for any months for which funds are granted by Miami-Dade County, and will not hold tenants liable for these funds at any time in the future. If funding is provided for a partial month, the landlord must agree to give the tenant credit for the full month of rent. Further, landlords certify that they have not received, nor will they apply for any other source of relief for the same months covered under the program. Landlords commit to not seek eviction for nonpayment tenants for at least 3 months after the date when eviction moratoriums have expired and evictions may otherwise legally proceed.

Fraud Prevention

Miami-Dade County will prosecute any applicant who commits fraud to the fullest extent of the law. Please report any suspicious activity at:

<https://www.miamidade.gov/global/report-fraud.page>

Application Process

To apply for the Miami-Dade COVID-19 Landlord Rental Assistance Program, landlords are strongly encouraged to apply online as use of the online application process will allow for faster processing and fewer errors. For those unable to apply online, paper application forms and instructions are available below. You may apply online at www.miamidadecovidrelief.org.

The landlord will create an account, enter their business information, and the contact information for each tenant who is eligible for the program. Supporting documents must be uploaded to verify eligibility of both the landlord and each tenant. Landlords may upload required documents from tenants (i.e., income and residence documentation), or specify that the tenants will upload their documents. An email will be sent to the tenant with upload instructions if the landlord selects the latter option.

Landlords must register with Miami-Dade County as vendors via the application portal by uploading a W-9 form in order to receive a grant from the program.

Once all documentation has been uploaded, Rental Assistance Program Staff will review the documents, and contact the landlord if any further information is required. Once a determination is made, the landlord will be notified, and will be required to sign a grant agreement, certifying that they will forgive the tenants rent for the months covered by the program, and not seek reimbursement or payment for these months from any other source. The agreement will also require that the landlord not seek eviction for nonpayment of rent for at least three months after eviction processes have been reinstated for Miami Dade. After this agreement is complete, Miami-Dade County will process the payment and mail a check directly to the landlord.

Paper Application Instructions:

All information requested must be completed as accurately and as legibly as possible. Requested information and supporting documents are needed to verify both the applicant and their tenants meet the program's eligibility requirements, and any errors or omissions could delay release of grant funds. Do not submit original supporting documents, as no supporting documents will be returned.

Paper applications can be downloaded at www.miamidadecovidrelief.org. Paper applications may also be picked up from one of the drop-off locations listed below.

Once the application is complete and all supporting documentation has been collected, please organize, staple, place in a large yellow manilla envelope, write "Landlord COVID Relief" on the envelope, and drop off at one of the below addresses:

North Dade Regional Library

2455 NW 183rd Street
Miami Gardens, FL 33056

Main Library

101 West Flagler Street
Miami, FL 33130

South Dade Regional Library

10750 SW 211 Street
Cutler Bay, FL 33189

Westchester Regional Library

9445 Coral Way
Miami, FL 33165

Program staff will review the application and contact you if additional information is required and/or to advise your application status.

FAQ

Q: What is the Miami-Dade COVID-19 Landlord Rental Assistance Program?

A: The Miami-Dade COVID-19 Landlord Rental Assistance Program was developed to provide relief to landlords who have been negatively impacted by the economic fallout of COVID-19.

Q: How is the Miami-Dade COVID-19 Landlord Rental Assistance Program funded?

A: The program receives its funding from the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which was signed into law by the President in March 2020. Specifically, funding is granted through the Florida Coronavirus Relief Fund, which was created as a provision of the CARES Act. On July 21st, 2020, County Mayor Carlos A. Gimenez and the Board of County Commissioners approved \$10 million to be used in aiding landlords who have not received payments since the COVID-19 outbreak began. In addition to rental assistance, administrative expenses for implementing the Program will also be charged to the Program.

Q: What is required of the landlord and tenants to be eligible to receive funds from this program?

A: *The following conditions must be met in order to meet eligibility requirements:*

1. All qualifying units are located within Miami-Dade County; AND
2. The landlord has shown proof of ownership of those units; AND
3. Contact information is provided for all qualifying tenants; AND
4. Receipts are provided showing that rent was current as of February 2020; AND
5. Current leases for all qualifying past due tenants are provided; AND
6. Documentation showing current tenant income is 140% of the Area Median Income (AMI) or lower is provided; AND
7. Documentation showing tenant loss or reduction of income due to COVID-19 is provided;
8. The landlord has NOT received any aid for requested past due rent (i.e., for the months covered by the application) from any other source.

Q: Is there a limit to how many units an eligible landlord can own?

A: **As of 12/07/2020, there is no longer a limit on how many units a landlord can own. Any landlord may qualify, as long as the units being applied for meet all other eligibility requirements.**

Q: As a landlord, if I own some units outside Miami-Dade county, am I still eligible for the program?

A: *Only units within Miami-Dade County are eligible for the program. If you own units outside of Miami-Dade, you may not apply for assistance for those units. However, the ten-unit limit on the total number of rental units owned refers to all units, both inside and outside the County. For example, if a landlord owns three units in Miami Dade County and three units outside the County, the landlord would not qualify with a total of six units. In contrast, a landlord with three units in Miami Dade and two outside would qualify, but only for the units located within Miami Dade County.*

Q: What determines how many units are owned by one Landlord? Is it unit numbers? Leases? Individual households within those units?

A: *There must be a unique lease corresponding to a unique address for each unit covered under the program, and each landlord can not own more than ten (10) units in total, regardless of location.*

Q: What is 140% of the Area Median Income (AMI) for my specific household size in Miami-Dade County?

A: See below. Note that the income limits refer to current income (i.e., after a job loss or other loss of income due to COVID-19).

Income Limits for Program	
Household Size	140% of Area Median Income (AMI)
1	\$89,600
2	\$102,480
3	\$115,220
4	\$127,960
5	\$138,320
6	\$148,540
7	\$158,760
8	\$168,980

Q: What benefits are provided by this program?

A: Approved applicants are eligible to receive the equivalent of up to three (3) months of past due rent per unit, with a maximum of \$5,000 per unit. Funds will be paid directly to the landlord in the form of a grant.

Q: How will grant funds be dispersed to approved Landlords?

A: Grants will be dispersed by paper checks mailed by the Miami-Dade County Finance Office. The Landlord's Business address will be used.

Q: Are grant funds distributed by the program considered taxable income?

A: Yes, all funds granted under the program are reportable to the IRS, and will be reported as 1099 income by the County at the end of the year. You will need to submit an IRC Form W-9 in order to receive grant funds, and include your Federal Tax ID (EIN) or Social Security Number as appropriate.

Q: What documents are required to prove loss of income for the tenant as a result of COVID-19?

A: *Acceptable documents to prove loss of income include layoff or furlough notices (received post-February 2020), Pandemic Unemployment (PUA) approval, bank records, paycheck records, and/or proof of employment in a business that was closed due to COVID-19 restrictions.*

Q: Am I eligible to receive funds from this program if I have already received financial assistance from a different program?

A: *Applicants who have received financial support from another program or grant will not be eligible to receive financial support from the Miami-Dade COVID-19 Landlord Rental Assistance Program for the same financial loss. Applicants will be required to sign a statement verifying that they have not received support from any other source for the same financial loss as part of the application process.*

Q: What documents are acceptable to prove current household income?

A: *Acceptable documents include the tenants' 2019 tax returns, bank statements, or paycheck records obtained since February 2020.*

Q: Will there be an option to fill out and submit a paper application? If so, where would I be able to do so?

A: *Paper applications are available in English, Spanish, and Kreyòl. Applications may be downloaded at www.miamidadecovidrelief.org, or picked up at one of the drop-off locations. Completed applications can be submitted at any of the locations listed under the Paper Application Instructions section above.*

Q: Does this program cover future rental payments?

A: *No, only past due rent can be covered by the program*

Q: Who can I contact if I still have an unanswered question?

A: *For further assistance, please call at 305-374-5370 or submit a question at www.miamidadecovidrelief.org.*