

# **Miami-Dade COVID-19 Military and Veterans Housing 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 COVID-19 Military and Veterans Housing Assistance Program. The Program is intended to support veterans and active duty military households to remain in their homes to support a strong recovery.

## **Program Benefits**

The Miami-Dade COVID-19 Veteran and Active Duty Financial Assistance Program can provide up to three (3) months of past due rent or mortgage payments per household, with a maximum of \$5,000 per household. Funds will be paid directly to the landlord or mortgage lender in the form of a grant by Miami-Dade County. Of the \$10 million in program funding, the initial allocation will be \$5 million for each of the two forms of assistance, rental and mortgage.

## **Military and Veteran Housing Assistance Program Eligibility**

Any Veteran OR Active Duty Military member may be eligible for rental or mortgage assistance under the program, if the following conditions are met:

- Can prove they are a veteran or active duty military;
- Have not received aid for the mortgage or rent payments that would be covered by the requested funds from any other source;
- Can show a loss of income or other financial hardship due to COVID-19;
- Current household income at or below 120% of 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;
- Proof of residency within Miami-Dade County;
- Proof of paid in full status of rent or mortgage as of February 2020;
- Maximum award per household is up to 3 months of rent or mortgage payments, with a cap of \$5,000 per household.

<b>Income Limits for Program</b>	
<b>Household Size</b>	<b>120% of Area Median Income (AMI)</b>
1	\$76,800
2	\$87,840
3	\$98,760
4	\$109,680
5	\$118,560
6	\$127,320
7	\$136,080
8	\$144,840

**Documentation Requirements:**

All Veteran and Active Duty Military applicants will need to provide the following documentation as part of the application process:

- Active Duty Military ID; OR Veteran ID; OR Form DD-214
- Proof of loss of income due to COVID-19, which may include:
  - Layoff or Furlough Notice; OR
  - Evidence of lost wages (partial or full)
    - Bank statements;
    - Paycheck records.
  - Proof of Income at or below 120% of AMI
    - 2019 Tax Return;
    - Bank statements;
    - Paycheck records.
- For Mortgage Assistance:
  - Mortgage Statement showing paid in full status as of February 2020.
  - Current statement showing outstanding payment and/or arrears
  - Payment instructions for mortgage holder and any necessary account numbers
- For Rental Assistance:
  - Signed Lease
  - Government ID with matching address OR Utility Bills if ID address does not match ID
  - Receipts showing rent was current as of February 2020
  - Contact information for Landlord, including business address and phone number.

**How the payments will be made**

Once all application materials have been collected, the Program Staff will begin reviewing the documents and, if necessary, contact the applicant for additional information. Once approved, the applicant will be notified, and the payment process will begin. Checks will be dispersed by mail within approximately 15 business days of application approval.

Rental Assistance grant checks will be in the name of the landlord and sent directly to their business address.

Mortgage Assistance grant checks will be payable to the lender, and will be mailed to the applicant homeowner, who will be responsible for ensuring they are delivered to the lending institution.

**Participant Commitment**

For mortgage assistance grant applicants, the applicant commits to forwarding the grant check to the lender as soon as possible after receipt.

For rental assistance grant applicants, the applicant commits to working with their landlord in good faith to maintain their lease in good standing after receipt of assistance.

**Application Process:**

To apply for the Miami-Dade COVID-19 Veteran and Active Duty Military Financial Assistance Program, veterans and military members are strongly encouraged to apply through the online application portal, OR, for those unable to do so, paper application forms and instructions are available below.

The applicant will create an account, enter household information, and upload supporting documents.

Once all documentation has been uploaded, Program Staff will review the documents, and contact the applicant if any further information is required. If approved, for mortgage assistance, the applicant will be notified when the check is mailed, and the County Finance Department will send the grant check to the applicant, who will be responsible for delivering the check to the lender.

For Rental Assistance, the applicant will be notified of approval, and the check will be mailed directly to the landlord for the grant amount.

**Paper Application Instructions:**

Once all required fields have been filled and the necessary documents have been obtained, please paperclip all documents and place inside a large yellow Manila Envelope, and write COVID-19 VETERAN AND MILITARY HOUSING PROGRAM in large letters on the outside.

The envelope can be dropped off in the 24/7 book drop at any of the locations listed below, and it will be held securely and picked up by program staff for review. We will confirm receipt of your application by email and/or phone once it is received. This may take 1-5 business days.

**North Dade Regional Library**

2455 NW 183rd Street  
Miami Gardens, FL 33056

**South Dade Regional Library**

10750 SW 211 Street  
Cutler Bay, FL 33189

**Main Library**

101 West Flagler Street  
Miami, FL 33130

**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.

**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>

**FAQ**

**Q:** What is the Miami-Dade COVID-19 Veteran and Active Duty Military Housing Rental Assistance Program?

*A: The Miami-Dade COVID-19 Veteran and Active Duty Military Housing Rental Assistance Program was developed to provide relief to veterans and active duty military personnel who have been negatively impacted by the economic fallout of COVID-19.*

**Q:** How is the Miami-Dade COVID-19 Veteran and Active Duty Military Housing 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 Miami Dade County Board of Commissioners approved \$10 million to be used in aiding veterans and active duty military personnel who have had difficulty making rent or mortgage payments since the COVID-19 outbreak began. In addition rent and mortgage assistance, administrative expenses for implementing the Program will also be charged to the Program.*

**Q:** What documentation is eligible to be used as proof of veteran or active military status?

**A:** *Applicants may provide one of the following to document their veteran or active duty military status:*

- 1. Active Duty Military ID; OR*
- 2. Veteran ID; OR*
- 3. DD Form 214*

**Q:** Are both renters and homeowners eligible for this program?

**A:** *Yes, both renters and homeowners may be eligible. For homeowners, the property must be their primary residence.*

**Q:** Who will be the recipient of the granted funds for rental and mortgage assistance?

**A:** *For rental assistance, the landlord will receive payment directly from the County. For mortgage assistance, the check will be made payable to the lender and mailed to the applicant. The applicant will be responsible for delivering the check to the lender.*

**Q:** How will the landlord or lender receive the payment once the application is approved?  
CLARIFY BASED ON DECISION

**A:** *Grants will be dispersed by paper checks mailed by the Miami-Dade County Finance Office. For rental assistance, payments will be mailed to the landlord. For mortgage assistance, checks will be made payable to the lending institution and mailed to the applicant. The applicant will be responsible for delivering the check to the lending institution.*

**Q:** What is 120% 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).

<b>Income Limits for Program</b>	
<b>Household Size</b>	<b>120% of Area Median Income (AMI)</b>
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4	\$109,680
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6	\$127,320
7	\$136,080
8	\$144,840

**Q:** What documents must be provided to be eligible for mortgage assistance?

**A:** Applications seeking mortgage assistance must include all of the following documents:

1. Mortgage Statement showing paid-in-full status as of February 2020; AND
2. Current Mortgage Statement showing outstanding payment and/or arrears; AND
3. Payment instructions for mortgage holder and all necessary account numbers.

**Q:** What documents must be provided to be eligible for rental assistance?

**A:** *Applications seeking rental assistance must include all of the following documents:*

1. *Lease; AND*
2. *Government ID with matching address OR utility bill; AND*
3. *Receipts showing rent was current as of February 2020; AND*
4. *Contact information for Landlord, including business address and phone number.*

**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. Completed applications can be submitted at any of the locations listed above under the **Paper Application Instructions** section.*

**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](http://www.miamidadecovidrelief.org).*

**Q:** How long will the application period remain open?

**A:** *Under the CARES Act, funds must be disbursed before the end 2020. However, the County reserves the right to close the application period at any time if eligible applications are projected to meet or exceed available funding. If eligible applications exceed available funds, a random selection process will be used to disburse remaining funds.*