

Homeowner Assistance Fund Overview - What is the Homeowner Assistance Fund?



Florida Allocation: \$676,102,379

The Homeowner Assistance Fund (HAF) was established under Section 3206 of the American Rescue Plan Act of 2021, and provides more than \$676 million in financial assistance to Florida through the United States Department of the Treasury. DEO is responsible for developing and submitting a plan to the Treasury on Florida's homeowner needs, the design of each program, and performance goals.

Through qualified expenses related to mortgages and housing, the HAF will provide funds to eligible homeowners for the purpose of preventing:

- Mortgage payment delinquencies, defaults, and foreclosures;
- Loss of utilities or home energy services; and
- Displacements of homeowners experiencing hardships.

The qualified expenses allowed under HAF include:

1. Mortgage payment assistance.
2. Financial assistance to reinstate a mortgage or pay other housing-related costs.
3. Assistance for homeowner utilities, internet service, property insurance, etc.
4. Delinquent property taxes.
5. Counseling and case management services through a HUD-certified counseling

Homeowners are eligible to receive HAF funds if they:

1. Own a one to four-unit residence that is their primary residence;
2. Have experienced a financial hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date); and
3. Have incomes that are less than or equal to 150 percent of the area median income (AMI) or 100 percent of the median income of the United States, whichever is greater.

Payments will be made directly to providers, lenders, servicers, etc.

For more information about the Homeowner Assistance Fund, please visit FloridaJobs.org/HAF. Specific questions may be emailed to HomeownerAssistanceFund@DEO.MyFlorida.com.