

Homeowner Assistance Fund Frequently Asked Questions



Q: What is the Homeowner Assistance Fund?

A: Established by the American Rescue Plan Act of 2021, the Homeowner Assistance Fund is a program created to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020 (per United States Department of Treasury (U.S. Treasury) guidance).

Q: When will the Homeowner Assistance Fund be available to eligible Floridians?

A: DEO is developing a state plan to detail how the state of Florida plans to administer its Homeowner Assistance Fund. Financial assistance will be provided based on the needs of homeowners in Florida and determined upon the U.S. Treasury's approval of the plan. DEO anticipates that Florida's Homeowner Assistance Fund program will be available in late fall 2021.

Q: Do I qualify through the Homeowner Assistance Fund?

A: Not all homeowners will qualify through the Homeowner Assistance Fund. The U.S. Treasury has provided initial eligibility criteria. The state of Florida will further outline eligibility requirements as more guidance from the U.S. Treasury becomes available and as the state plan is developed.

Q: How can I be notified of Homeowner Assistance Fund program updates?

A: Please continue to visit www.FloridaJobs.org/HAF for more information on the Homeowner Assistance Fund as details become available. There you can also sign-up to receive email updates about the program.

Q: Are there programs or assistance available to renters?

A: The Florida Department of Children and Families (DCF) administers the Emergency Rental Assistance program. OUR Florida provides relief on unpaid rent and utility bills to renters who qualify and supports landlords and utility vendors with relief on lost revenue to support their continued recovery. For more information on the Emergency Rental Assistance program, visit www.OURFlorida.com.

Q: Are there other resources available to individuals and families?

A: DEO administers the Community Services Block Grant, the Low-Income Home Energy Assistance Program and the Weatherization Assistance Program through a network of Community Action Agencies (CAAs) located throughout the state of Florida. CAAs offer a variety of services and programs to help eligible individuals and families achieve economic self-sufficiency. Please visit www.FloridaJobs.org/FindYourLocalCAA to find the CAA that serves your county and to inquire about services for which you may qualify. For additional resources for families, visit www.MyFLFamilies.com.