FLORIDA DEPARTMENT OF ECONOMIC OPPORTUNITY

FREQUENTLY ASKED QUESTIONS

FLORIDA HOMEOWNER ASSISTANCE FUND GENERAL PROGRAM INFORMATION

What is the Florida Homeowner Assistance Fund?

The Homeowner Assistance Fund (HAF) is designed to mitigate financial hardships associated with the COVID-19 pandemic by preventing homeowners' mortgage delinquencies, defaults, foreclosures, and displacements, as well as by providing assistance with home energy services, internet, property and/or flood insurance, property taxes, and homeowner or condominium association fees. HAF is a federally funded program established under Section 3206 of the American Rescue Plan Act of 2021.

Who administers HAF?

The United States Department of the Treasury (U.S. Treasury) administers HAF at the federal level. The Florida Department of Economic Opportunity (DEO) administers Florida's HAF program.

What type of assistance is available through HAF to provide relief to Florida homeowners who have experienced financial hardship associated with the COVID-19 pandemic?

If you are eligible, you are encouraged to apply for all types of assistance, which include the following:

- Mortgage
- Utilities
- Homeowner and Condominium Association Fees
- Homeowners Insurance
- Internet Services
- Property Taxes

How do I know if I am eligible to receive benefits through HAF?

Homeowners must meet the following criteria to be eligible:

- Must have experienced a financial hardship due to the COVID-19 pandemic that began after or continued after January 21, 2020.
- Must be a Florida homeowner and requesting assistance for their primary residence.
- Must meet income qualifications of being less than or equal to 150% of the Area Median Income (AMI) or 100% of the median income of United States, whichever is greater.

What is the maximum amount of assistance that I can receive through Florida's HAF program?

Benefits cumulatively may not exceed $50,000 per eligible household throughout the life of the program.

Do I need to report my HAF benefits when I file my taxes?

Benefits received through HAF program are not taxable income, according to guidance provided by the U.S. Treasury.

FLORIDA HOMEOWNER ASSISTANCE FUND APPLICATION INFORMATION

How can I register to participate in the program?

Please visit FLHomeownerAssistance.org to register for the program. Each participant must submit a registration before they will be invited to complete an application.

Should I expect a confirmation email after I submit my registration?

Yes, you will receive an email with a confirmation number after you successfully submit your registration.

Once I register for the program, how can I apply?

Based on the information submitted in your registration, Florida's HAF program will invite Florida's most vulnerable homeowners to apply for assistance first, per U.S. Treasury guidelines.

I have tried to login to my HAF application with no success. How can I reset my password?

You can reset your password by clicking on the "Forgot Password?" link on the login webpage. Your username is your full email with ".HAF" at the end. For example: DEO@DEO.MyFlorida.com.HAF.

What documentation do I need to complete my application?

The homeowner must submit a United States government-issued photo identification (such as a Florida Driver's License, a Florida Identification Card, or a U.S. Passport). Depending on the type of assistance for which you are applying, you will need to provide one or more of the following documents:

- Mortgage Statement
- Property Tax Statement
- Property Insurance Statement
- Utility Statement(s)
- Internet Statement
- Homeowner or Condominium Association Fees Statement

What file format should I use when uploading documentation to my application?

PDF, JPEG, and PNG are all acceptable file formats to upload. You may also take a picture of the document with your phone, save the picture in the picture storage platform on your phone, and upload the picture in the application.

How are eligible Florida homeowners who apply for the program prioritized to receive assistance?

At this time, Florida's HAF program is inviting homeowners in Tier 1 to apply for assistance based on need. Florida's HAF program will invite homeowners in Tier 2 to apply to the program after homeowners in Tier 1 have received assistance, pending the availability of funding. Registrants will be invited to apply based on the following tiers:

TIER ONE NEED FOR ASSISTANCE

- The annual household income is less than or equal to 100% of the Area Median Income (AMI) based on the applicant's self-reported household income; and
- The eligible property is in a census tract with a median income that is less than or equal to the United States (U.S.) AMI (a "Qualified Census Tract"); and
- The applicant is a "Socially Disadvantaged Individual", or the eligible property is located in a "Economically Distressed Rural County or City."

- The annual household income is less than or equal to 100% of the AMI based on the applicant's self-reported household income; and
- The eligible property is in a Qualified Census Tract.

- The annual household income is less than or equal to 100% of the AMI based on the applicant's self-reported household income; and
- The applicant is a "Socially Disadvantaged Individual."

- The annual household income is less than or equal to 100% of the AMI based on the applicant's self-reported household income.

TIER TWO NEED FOR ASSISTANCE

- The annual household income is greater than 100% of the AMI, but less than or equal to 150% of the AMI (based on the applicant's self-reported household income); and
- The applicant is a "Socially Disadvantaged Individual."

- The annual household income is greater than 100% of the AMI, but less than or equal to 150% of the AMI (based on the applicant's self-reported household income).

- All other applicants.

How long does it take after I register to receive assistance through Florida's HAF program?

Registration is the first step in the process. After submitting your registration, you will receive a confirmation email. Within seven business days, you will be informed by an additional email regarding your eligibility status to apply.

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How will I receive any benefit payments that I am eligible for through Florida's HAF program?

All payments will be made to your service provider(s).

How will I know how much assistance I will receive?

Once approved, you will receive an email detailing the types and amounts of assistance that will be sent to your service provider(s).

How many applicants within each household are eligible to apply?

Only one applicant per household is eligible to apply for assistance throughout the life of the program.

After I submit my application, will I be able to modify my application or request additional types of assistance?

To modify your application or request additional types of assistance after you have submitted your application, please contact the Customer Assistance Center at 833-987-8997.

If I apply for all types of assistance, will this delay my application?

No, your application will not be delayed if you apply for all types of assistance available through Florida's HAF program.

If I have received any benefits through Florida's HAF program, can I submit another application?

No, you can only submit one application for assistance per household for the life of the program. Applicants are encouraged to apply for all available types of assistance.

What assistance is available to me if I am having difficulty completing my application?

You can call the Customer Assistance Center at 833-987-8997 to request assistance, and a representative will follow up to assist with completing your application. If you are eligible for benefits through Florida's HAF program, requesting assistance will not delay your approval for benefits.

How can I request translation services to complete my application for assistance through Florida's HAF program?

You can call the Customer Assistance Center at 833-987-8997 to request assistance, and a representative will follow up to assist with completing your application.

I have completed and submitted my application, but I have not received a confirmation email with a confirmation number. What do I do?

We encourage you to check all your spam or junk folders to see if the confirmation email with your confirmation number was delivered there instead of your inbox. If a confirmation email cannot be found, please contact the Customer Assistance Center at 833-987-8997.

What if my spouse's name is on some documentation and mine is on others?

The documentation must include the same home address on each of the documents to meet the requirements of the application. If the addresses are not the same, the homeowner may be contacted by a representative to clarify or ask for additional information.

What if I submit my application with incorrect documentation?

Once an application has been submitted, please contact the Customer Assistance Center at 833-987-8997 to modify any information or documentation. If there are errors with the application, a representative will contact the homeowner to clarify or ask for additional information.

What if I delete my email inviting me to apply, and I am unable to complete my application without the link?

Please contact the Customer Assistance Center at 833-987-8997 and provide your name, address, and email to receive a new link to access the application.

If I am no longer interested in participating in Florida's HAF program, how do I withdraw my application?

Please email HomeownerAssistanceFund@DEO.MyFlorida.com to request to withdraw your application.

If I have borrowed money to stop foreclosure or pay my bills, is there reimbursement assistance available through Florida's HAF program?

No, Florida's HAF program cannot provide reimbursement assistance to Florida homeowners.

How can I apply to receive forward payments through Florida's HAF program?

You will need to request assistance with forward payments within the application.