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I. Overview

Established under Section 3206 of the American Rescue Plan Act of 2021 (the Act), the Homeowner Assistance Fund (HAF) program provides $676,102,379 in financial assistance to the State of Florida through the United States Department of the Treasury (U.S. Treasury).

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. Eligible Florida homeowners may receive up to $50,000 in assistance.

II. Eligibility

- Applicants must have experienced a Qualified Financial Hardship after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date).
- 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.

III. Required Information and Documentation

You will need the following information to complete your application:

1. A valid, working email address.
2. Gross annual household income from 2020 or 2021, whichever year best reflects your pandemic-related financial hardship.
3. The date that your pandemic-related financial hardship began.
4. Utility or service provider information for each account for which you are applying for assistance*, including:
   - Provider Name
   - Mailing Address
   - Phone Number
   - Payment Amount and/or Balance Due

Accounts that are eligible for assistance include mortgage, utility, property tax, homeowner’s insurance, flood insurance (if different from homeowner’s insurance), homeowner or condominium association fees, and internet service.

You will need the following documentation to complete your application: If additional documentation is required, a case manager will contact you directly.

1. The primary homeowner’s United States-issued government photo identification (such as a Florida Driver’s License, a Florida Identification Card, or a U.S. Passport).
2. For each account for which you are applying for assistance, please provide your most current:
   - mortgage statement
   - property tax statement
   - property and/or flood insurance statement
   - utility statement(s)
   - internet statement
   - homeowner or condominium association fees statement
IV. Document Checklist

**FLORIDA HOMEOWNER ASSISTANCE FUND DOCUMENT CHECKLIST:**

The Florida 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. After you register and are determined eligible, we encourage you to apply for all available assistance.

- Applicants will be required to provide a current United States-issued government photo identification (e.g., Florida Driver License, U.S. Passport, etc.) that:
  - Has not expired; and,
  - Matches the address of the eligible property, or matches the name on a current homestead exemption on the eligible property.

Additional documentation may be required based on the type(s) of assistance you request. The required documents listed below must be dated within one month of the application date if requesting payment for past due or deferred amounts, or within three months if requesting future payments.

<table>
<thead>
<tr>
<th>IF YOU NEED ASSISTANCE WITH...</th>
<th>THEN PROVIDE...</th>
</tr>
</thead>
<tbody>
<tr>
<td>MORTGAGE PAYMENTS</td>
<td>A current mortgage statement</td>
</tr>
<tr>
<td>□ includes escrow payments associated with your mortgage</td>
<td></td>
</tr>
<tr>
<td>UTILITY PAYMENTS</td>
<td>A current statement from your service provider(s)</td>
</tr>
<tr>
<td>□ includes electric, water, sewer, natural gas, propane, and home heating oil</td>
<td></td>
</tr>
<tr>
<td>INTERNET SERVICE PAYMENTS</td>
<td>A current statement from your internet service provider</td>
</tr>
<tr>
<td>□ includes broadband internet service</td>
<td></td>
</tr>
<tr>
<td>PROPERTY PAYMENTS</td>
<td>A current statement from your property tax collector</td>
</tr>
<tr>
<td>□ only if your property taxes are paid separately from your mortgage</td>
<td></td>
</tr>
<tr>
<td>HOMEOWNER AND FLOOD INSURANCE PAYMENTS</td>
<td>A current statement from your insurance company(ies)</td>
</tr>
<tr>
<td>□ only if your insurance payments are paid separately from your mortgage</td>
<td></td>
</tr>
<tr>
<td>HOMEOWNER ASSOCIATION FEES (HOA)</td>
<td>A current statement from your association</td>
</tr>
<tr>
<td>□ includes condominium associations and cooperative associations</td>
<td></td>
</tr>
</tbody>
</table>
V. **Step by Step Registration**

1. To register for the Florida Homeowner Assistance Fund, visit [FLHomeownerAssistance.org](http://FLHomeownerAssistance.org), and select “Register Here.”
2. Next, you will be asked to provide additional information including your name, address, contact information, annual income, etc. Please, complete the required fields and select “Submit.”
3. After you submit your registration, you will see a confirmation screen and receive an email with your registration number that serves as your confirmation that Florida’s HAF program has received your registration. Please see the example registration confirmation email below. **At this time, there are no additional steps you need to take. Florida’s HAF program will contact you and provide the next steps.**
VI. Step by Step Application

1. After your registration has been reviewed by our team and you have been classified as a tier one registrant, meaning you meet one or more of the criteria outlined on page 2 of this guide, you will receive an email with a link unique to you. Click the link and begin your application.

Example Application Email:
2. After you click the “Florida Homeowner Assistance Fund Application” link in the application email, you will be prompted to create a new password for your account. Create a password using, at minimum, eight characters and include at least three of the following: uppercase letter, lowercase letter, number, or special character. After you have created a password, please retype your password in the field below and select “Change Password.”

**Note:** Your username will automatically be created and will be formatted as your email address + .haf. Please make sure you take note of your username and password so you can access your application in the future. We also recommend that you bookmark this page in your browser for easy access.

**Example:**

![Password creation screen](image.png)

After creating a password, click “Change Password” to create an account.
3. Once the password change is complete, you will be prompted to provide additional information to verify your identity. Complete the required fields with the requested information and click "Verify." Please make sure you have provided your information accurately before selecting “Verify.” Once your identity has been verified, you will be taken directly to the application homepage (see step 5 on page 16). If additional information is needed, you will be prompted to complete steps 4A-4I on pages 10-16 of this guide.

4. In some circumstances Florida’s HAF program may not be able to verify your identity based on the information you provided, and additional information will be required. If additional information is needed to verify your identity, you will be prompted to complete identity and documentation verification notated in steps 4A-4I on pages 10-15 of this guide. Click the “Complete Identity and Documentation Verification” button to complete this process.
A. Follow the steps below to complete the next steps to verify your identity. Click “Let’s Get Started.” Please note, you will need a mobile device to proceed through this verification process.

Let's Get You Verified

It will only take a few minutes

What you will need:

Your Government Issued ID or Passport
Your smartphone

Let's Get Started

powered by Socure

B. If you are currently on a mobile device, please provide your phone number in the field and select “Send SMS.” You may also scan the QR code to connect you to the next steps.

Continue on your phone

Here's how you do it:

Option 1: Send link via Text Message
We will text you a secure link to your mobile device at no extra cost

Option 2: Scan the QR code
Or start by taking a photo of the QR Code below on your mobile device

Option 1: Provide your mobile phone number, or
Option 2: Scan the QR Code.
C. Next, you will receive a confirmation that a text message has been sent, or if you scanned the QR code, you will be automatically redirected to the next step. Select, “Start Verification” to continue to the next step.

D. Please select and choose to provide either your government issued Driver’s License, ID Card, or Passport.
E. Next, use your mobile device to take a picture of the front of your ID and select "Continue."

![Mobile device showing ID photo capture interface]

F. Verify all data on the document is visible, glare-free and not blurred, then select "Yes and Continue." If you would like to retake the photo, please select "No, Retake Picture."

![Mobile device showing verification of ID photo]

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G. Take a picture of the back of your ID. Ensure all data on the back of your ID, including the barcode, is visible, glare-free, and not blurred. Select, “Yes and Continue” to move to the next step. You also have the option to retake the photo. If you would like to retake the photo, please select “No, Retake Picture.”
H. Next, you will need to take a live photo of your face or a selfie. Ensure that your face is aligned in the frame and the picture is not blurry and click “Yes and Confirm.” You also have the option to retake the photo. If you would like to retake the photo, please select “No, Retake Picture.”
I. After you upload your documents, you will see a message informing you that your documents are being authenticated. Then you will see the following screen once your verification is complete.
5. After you have successfully created your account, verified your identity, and logged in, you will be directed to the application homepage or return to your web browser to continue your HAF application. Here, you will select “Homeowner Information.” You must complete the “Homeowner Information” section of the application to apply for assistance. Programs for which you are not requesting assistance will be removed from your application. Florida’s HAF program encourages homeowners to apply for all assistance programs.
6. Next, answer the following questions and provide the requested information to complete the “Homeowner Information” section of the application.

Please note: Some of the information you provided in your registration will automatically populate within the fields. If there are any changes or updates that need to be made, please do so.
Homeowner Information Continued.

Homeowner Information

*Which describes the Homeowner?*

[Select Option]

Enter your 2020 or 2021 Gross Annual Household Income. Use the income from the year that best reflects your financial hardship caused by the Pandemic.

[Input Field]

*How many individuals live in your household?*

[Input Field]

*On what date did your pandemic-related hardship begin?*

[Input Field]

*Did you experience a loss of income or an increase in household expenses as a result of the COVID-19 pandemic?*

[Yes/No]

*Did you experience increased costs for healthcare or the need to care for a family member due to the COVID-19 pandemic?*

[Select Option]

*Did you experience unemployment due to the COVID-19 pandemic?*

[Select Option]

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Homeowner Information

*Did you experience any other hardship due to the COVID-19 pandemic?*

[Select Option]

*Will you be requesting forward payments for mortgage and non-mortgage related assistance?*

[Select Option]

*Will you require translation services to complete the application process?*

[Yes/No]

Are you currently receiving, or do you have a pending application for any other type of State, Federal, or Local financial homeowner assistance?

[Select Option]

*Are you willing to participate in housing counseling? In most cases, not required for application approval?*

[Select Option]

*Is this your primary residence?*

[Yes/No]
7. Florida’s HAF program encourages homeowners to apply for all types of assistance, which include the following:
   • Mortgage
   • Property Taxes
   • Property and/or Flood Insurance
   • Utilities
   • Internet Services
   • Homeowner or Condominium Association Fees

After you have completed all of the required fields within the Homeowner Information section of the application, please click the “Save” button.
8. After you click “Save,” you will be taken back to the application homepage. From here, based off the selections you made in the Homeowner Information section about the type of assistance you are requesting, you will be given the option to provide information related to each type of assistance you are requesting. Please follow the directions below for each assistance program:

- Mortgage Assistance- page 21
- Property Tax Assistance- page 22
- Property and/or Flood Insurance Assistance- page 23
- Utility Assistance- page 24
- Internet Service Assistance- page 25
- Homeowner or Condo Association Assistance- page 26
- Documentation- page 27

Please Note: If you are eligible, you are encouraged to apply for all types of assistance.
A- Mortgage Assistance- If you are requesting mortgage assistance, answer the following questions and provide the requested information to complete the “Mortgage Assistance” section of the application. After completing the required fields, select “Save” to continue with the application.
B- **Property Tax Assistance** - If you are requesting property tax assistance, answer the following questions and provide the requested information to complete the “Property Tax Assistance” section of the application. After completing the required fields, select “Save” to continue with the application.
C- Property and/or Flood Insurance Assistance- If you are requesting property and/or flood insurance assistance, answer the following questions and provide the requested information to complete the “Property and/or Flood Insurance Assistance” section of the application.
D- **Utility Assistance** - If you are requesting utility assistance, answer the following questions and provide the requested information to complete the “Utility Assistance” section of the application. After completing the required fields, select “Save” to continue with the application.
E- **Internet Service Assistance** - If you are requesting internet service assistance, answer the following questions and provide the requested information to complete the “Internet Service Assistance” section of the application. After completing the required fields, select “Save” to continue with the application.

![Internet Service Assistance Section]

Internet Service Assistance

Please complete the following questions and provide the requested information. Required fields will be highlighted with a red asterisk (*). The Florida HAF program encourages homeowners to apply for all available assistance programs.

* Internet Service Provider Company Name:

* Internet Service Provider Mailing Address:

* Internet Service Provider Phone Number:

* Total Internet Service Balance Delinquent or Past Due:

Are you currently receiving, or do you have a pending application for any other type of State, Federal, or Local financial homeowner assistance? (Example: Low Income Home Energy Assistance Program [LIHEAP], CARES Act, or Individual county mortgage assistance program.)

Select Option:

[Save]
F- **Homeowner or Condominium Association Fee Assistance** - If you are requesting homeowner or condominium association fee assistance, answer the following questions and provide the requested information to complete the “Homeowner or Condo Association Assistance” section of the application. After completing the required fields, select “Save” to continue with the application.

![Homeowner or Condo Association Assistance section]

Please complete the following questions and provide the requested information. Required fields will be highlighted with a red asterisk (*). The Florida HAF program encouraged homeowners to apply for all available assistance programs.

*Name of your Homeowner or Condominium Association:

*Homeowner or Condominium Association Mailing Address:

*Homeowner or Condominium Association Phone Number:

*TotalPastDueHomeowner Association Fees or Condominium Association Fees:

Are you currently receiving, or do you have a pending application for any other type of State, Federal, or Local financial homeowner assistance? *(Example: Low Income Home Energy Assistance Program (LIHEAP), CARES Act, or Individual county mortgage assistance program.)*

Select Option

[Save] [Cancel]
9. **Documentation** – After you have completed all the applicable program sections, you will be required to upload documentation. Select a document from the “Select Document” box to begin uploading documents. Currently, applicants must upload a document into each section listed below regardless of whether an applicant is applying for that form of assistance. If you do not upload a document for each field, then you will not be able to submit your application.

After you select the type of document you wish to upload you will click “**Upload Files**,” and select the file you wish to upload. You may also drag and drop the files you wish to upload.
After you upload your files, click “Save.” Green check marks indicate all documentation has been uploaded successfully.
10. After you have successfully completed a required field or program type, the link will turn green. After all fields have been completed, you will be prompted to submit your application. Click the red “Submit” button to complete your application.

When all requested assistance programs have been complete and appropriate documentation has been provided, the sections of the application listed on the homepage will change from blue to green.

Once you complete all sections of the application, the “Submit” button will change from gray to red. Once the “Submit” button is red, you can submit your application. Additionally, when you submit your application, you will be unable to make changes.
11. After clicking the red “Submit” button, you will be prompted to acknowledge the following attestation statements and type in your signature in the “Authorized Signature” box. After you have read, acknowledged, and signed the attestation form, select “Submit.”
12. After you have submitted your application, you will receive a confirmation email confirming your application has been received.

Example Confirmation Email:

From: HAF Do NOT Reply <do-not-reply-homeownerassistancefunds@deose.myflorida.com>
Date: Thu, May 5, 2022 at 12:06 AM
Subject: Florida Department of Economic Opportunity Homeowner Assistance

To:

Thank you for completing your application for Florida’s Homeowner Assistance Fund program (HAF). This email serves as confirmation that the Department has received your application. Your confirmation number is:

APP:

We appreciate your patience as we evaluate your application. Once your application has been reviewed, you will receive an email notifying that you are either eligible or ineligible to receive assistance through the program.

Thanks,

The Florida Department of Economic Opportunity
VII. Additional Resources:

If you have any additional questions about your application, the Florida Homeowner Assistance Fund Customer Assistance Center (833-987-8997) is available Monday-Thursday: 9 a.m. to 6 p.m., Friday: 8 a.m. to 4 p.m., Saturday: 9 a.m. to 1 p.m. (Eastern Time), for all inquiries and questions.

Additional resources are available on our website www.FLHomeownerAssistance.org and linked below:

- Frequently Asked Questions
- Program Overview
- Application Document Checklist