

APPENDIX A - Program Term Sheets

MORTGAGE PAYMENT ASSISTANCE PROGRAM

<p>1. Program Overview</p>	<p>The Florida Mortgage Payment Assistance Program will assist in preserving homeownership and creating housing stability by preventing foreclosure and displacement through the Homeowner Assistance Fund.</p> <p>For income qualified, eligible homeowners, the Mortgage Payment Assistance Program will do so by paying all or a portion of future interest on and principal of first and subordinate mortgage loans and escrow payments for up to 18 months.</p>
<p>2. Mortgage Payment Assistance Program Goals</p>	<p>To provide financial assistance to eligible Florida homeowners to prevent foreclosure and displacement, therefore preserving homeownership and providing housing stability to Floridians in need.</p>
<p>3. Targeted Population of Homeowners</p>	<p>Based on the data-driven assessment of homeowner needs, DEO will strategically target Florida homeowners whose household income is less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater, and Socially Disadvantaged Individuals.</p>
<p>4. Eligible Homeowners</p>	<p>“Eligible Homeowners” for the Mortgage Payment Assistance Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> • The homeowner 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), and provide an attestation, describing the nature of the financial hardship. • The homeowner must currently own and occupy the property as their primary residence. • The homeowner must meet the Homeowner Income Eligibility Requirements for the household. • Homeowners who have previously filed for bankruptcy but who are no longer in bankruptcy must provide proof of court ordered discharge or dismissal. • The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service,

	<p>consent forms, and any other documentation required by DEO.</p> <ul style="list-style-type: none"> • The homeowner must provide all necessary documentation to satisfy program guidelines within timeframes established by DEO, including self-certification or attestation of income and Socially Disadvantaged Individual status, as applicable. • Co-owners may not separately apply for program assistance.
<p>5. Eligible Legal Ownership Structures</p>	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> • Those where the home is owned exclusively by one or more natural persons; or • Those where the homeowner has transferred their ownership right into non-incorporated, revocable living trust <u>and</u> the homeowner occupies the home as their primary/principal residence.
<p>6. Qualified Financial Hardship</p>	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner (including a hardship that began before January 21, 2020, but continued after that date).</p> <ul style="list-style-type: none"> • Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (e.g., job loss or reduction in working hours). • Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (e.g., increased costs to care for a family member).
<p>7. Homeowner Income Eligibility Requirements</p>	<p>To be eligible for assistance under the Mortgage Payment Assistance Program, homeowners must have incomes that are less than or equal to 150 percent of the area median income or 100 percent of the median income in the United States, whichever is greater.</p>

<p>8. Homeowner Prioritization</p>	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> • At least 70% of the financial assistance made available under the programs in the Plan (including the Mortgage Payment Assistance Program) will be, in the aggregate, used for qualified expenses for homeowners whose incomes are less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater. • Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals. <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
<p>9. Eligible Properties</p>	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties; • Condominium units; • One to four-unit properties where the homeowner is living in one of the units as their primary residence; • Manufactured homes permanently affixed to real property and taxed as real estate; or • Mobile homes not permanently affixed to real property. <p>Ineligible residential properties include:</p> <ul style="list-style-type: none"> • Vacant or abandoned residences; • Second homes; and • Investment properties.
<p>10. Eligible Uses of Mortgage Payment Assistance Program Proceeds</p>	<p>The following housing obligations that have not been incurred prior to the homeowner’s application submission date are eligible for payment under the Mortgage Payment Assistance Program:</p> <ul style="list-style-type: none"> • Existing first mortgage loan payment(s) (principal and interest).

	<ul style="list-style-type: none"> Existing subordinate mortgage loan payment(s) (principal and interest). Existing manufactured/mobile home loan payment(s) (principal and interest). Escrow payments.
11. Maximum Per Household Mortgage Payment Assistance Program Assistance	The maximum Mortgage Payment Assistance Program financial assistance per household will be \$50,000 and the maximum HAF assistance per household will be \$50,000 (inclusive of Mortgage Payment Assistance Program financial assistance).
12. Assistance Type	The financial assistance will be structured as a non-recourse grant.
13. Payout of Mortgage Payment Assistance Program Assistance	<p>DEO will disburse Mortgage Payment Assistance Program payments directly to lenders or loan servicers.</p> <p>DEO will disburse the amount quoted by the lender/servicer and any discrepancies will be required to be resolved by the homeowner and lender/servicer.</p>
14. Program Launch	Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in 2021.
15. Required Application Documents	<p>The following documents may be required:</p> <ul style="list-style-type: none"> Application; Borrower consent form; Terms of Service; Qualifying written hardship attestation identifying and certifying the eligible hardship and that it occurred after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date); If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Mortgage Payment Assistance Program, then a qualifying written income attestation certifying the homeowner's household income; If the eligible property is not located in a census tract in which the median income satisfies the median income

	<p>requirements of the Mortgage Payment Assistance Program, then a qualifying written income attestation certifying the homeowner's household income together with supporting documentation (e.g., paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer);</p> <ul style="list-style-type: none"> • Attestation that the homeowner is a "Socially Disadvantaged Individual" (if applicable); • Mortgage statement for each lien (e.g., first mortgage, second mortgage, etc.); • Manufactured/mobile home loan statement; • Social security number card or unique identifier as shown on a legal document, such as a federal tax return; • Payee's contact and account information if not listed on monthly statement; and • Any additional documents and information that DEO may require.
<p>16. Program Partner Requirements</p>	<p>Lenders/servicers may be required to agree to communicate using the Common Data File (CDF) format provided by the Treasury.</p> <p>Private non-mortgage lenders, including manufactured/mobile home lenders may be required to provide a written delinquency statement, contact information, and ACH account information.</p>

MORTGAGE REINSTATEMENT PROGRAM

<p>1. Program Overview</p>	<p>The Florida Mortgage Reinstatement Program will assist in preserving homeownership and creating housing stability by preventing foreclosure and displacement through the Homeowner Assistance Fund.</p> <p>The Mortgage Reinstatement Program will do so by providing financial assistance for income-qualified, eligible homeowners to assist in curing their first and subordinate mortgage loan arrearages, which may also include payments needed to reinstate their loans from foreclosure or deferred payments.</p>
<p>2. Mortgage Reinstatement Program Goals</p>	<p>To provide financial assistance to eligible Florida homeowners to bring delinquent accounts associated with homeownership current to prevent foreclosure and displacement, therefore preserving homeownership and providing housing stability to Floridians in need.</p>
<p>3. Targeted Population of Homeowners</p>	<p>Based on the data-driven assessment of homeowner needs, DEO will strategically target Florida homeowners whose household income is less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater, and Socially Disadvantaged Individuals.</p>
<p>4. Eligible Homeowners</p>	<p>“Eligible Homeowners” for the Mortgage Reinstatement Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> • The homeowner 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), and provide an attestation, describing the nature of the financial hardship. • The homeowner must currently own and occupy the property as their primary residence. • The homeowner must meet the Homeowner Income Eligibility Requirements for the household. • Homeowners who have previously filed for bankruptcy but who are no longer in bankruptcy must provide proof of court ordered discharge or dismissal. • The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service, consent forms, and any other documentation required by DEO.

	<ul style="list-style-type: none"> • The homeowner must provide all necessary documentation to satisfy program guidelines within timeframes established by DEO, including self-certification or attestation of income and Socially Disadvantaged Individual status, as applicable. • Co-owners may not separately apply for program assistance.
5. Eligible Legal Ownership Structures	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> • Those where the home is owned exclusively by one or more natural persons; or • Those where the homeowner has transferred their ownership right into non-incorporated, revocable living trust <u>and</u> the homeowner occupies the home as their primary/principal residence.
6. Qualified Financial Hardship	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner (including a hardship that began before January 21, 2020, but continued after that date).</p> <ul style="list-style-type: none"> • Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (e.g., job loss or reduction in working hours). • Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (e.g., increased costs to care for a family member).
7. Homeowner Income Eligibility Requirements	<p>To be eligible for assistance under the Mortgage Reinstatement Program, homeowners must have incomes that are less than or equal to 150 percent of the area median income or 100 percent of the median income in the United States, whichever is greater.</p>

<p>8. Homeowner Prioritization</p>	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> • At least 70% of the financial assistance made available under the programs in the Plan (including the Mortgage Reinstatement Program) will be, in the aggregate, used for qualified expenses for homeowners whose incomes are less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater. • Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals. <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
<p>9. Eligible Properties</p>	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties; • Condominium units; • One to four-unit properties where the homeowner is living in one of the units as their primary residence; • Manufactured homes permanently affixed to real property and taxed as real estate; or • Mobile homes not permanently affixed to real property. <p>Ineligible residential properties include:</p> <ul style="list-style-type: none"> • Vacant or abandoned residences; • Second homes; and • Investment properties.
<p>10. Eligible Uses of Mortgage Reinstatement Program Proceeds</p>	<p>The following housing obligations that have been incurred after September 30, 2019 are eligible for payment under the Mortgage Reinstatement Program:</p> <ul style="list-style-type: none"> • Existing first mortgage loan payment(s) (principal and interest), escrow shortages or deficiencies, and any interest-bearing or non-interest bearing forbearance balance.

	<ul style="list-style-type: none"> Existing subordinate mortgage loan payment(s) (principal and interest), escrow shortages or deficiencies, and any interest-bearing or non-interest bearing forbearance balance, which may be subject to certain programmatic limitations. Existing manufactured/mobile home loan payment(s) (principal and interest), escrow shortages or deficiencies, and any interest-bearing or non-interest bearing forbearance balance, which may be subject to certain programmatic limitations.
11. Maximum Per Household Mortgage Reinstatement Program Assistance	The maximum Mortgage Reinstatement Program financial assistance per household will be \$50,000 and the maximum HAF assistance per household will be \$50,000 (inclusive of Mortgage Reinstatement Program financial assistance).
12. Assistance Type	The financial assistance will be structured as a non-recourse grant.
13. Payout of Mortgage Reinstatement Program Assistance	<p>DEO will disburse Mortgage Reinstatement Program payments directly to lenders or loan servicers.</p> <p>DEO will disburse the amount quoted by the lender/servicer and any discrepancies will be required to be resolved by the homeowner and lender/servicer.</p>
14. Program Launch	Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in 2021.
15. Required Application Documents	<p>The following documents may be required:</p> <ul style="list-style-type: none"> Application; Borrower consent form; Terms of Service; Qualifying written hardship attestation identifying and certifying the eligible hardship and that it occurred after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date); If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Mortgage Reinstatement Program, then a qualifying written attestation certifying the homeowner's household income;

	<ul style="list-style-type: none"> • If the eligible property is not located in a census tract in which the median income satisfies the median income requirements of the Mortgage Reinstatement Program, then a qualifying written income attestation certifying the homeowner’s household income together with supporting documentation (e.g., paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer); • Attestation that the homeowner is a “Socially Disadvantaged Individual” (if applicable); • Mortgage statement for each lien (e.g., first mortgage, second mortgage, etc.); • Manufactured/mobile home loan statement; • Social security number card or unique identifier as shown on a legal document, such as a federal tax return; • Payee’s contact and account information if not listed on monthly statement; and • Any additional documents and information that DEO may require.
<p>16. Program Partner Requirements</p>	<p>Lenders/servicers may be required to agree to communicate using the Common Data File (CDF) format provided by the Treasury.</p> <p>Private non-mortgage lenders, including manufactured/mobile home lenders may be required to provide a written delinquency statement, contact information, and ACH account information.</p>

DOWN PAYMENT LOAN ASSISTANCE PROGRAM

<p>1. Program Overview</p>	<p>The Florida Down Payment Loan Assistance Program will assist in preserving homeownership and creating housing stability by preventing foreclosure and displacement through the Homeowner Assistance Fund.</p> <p>The Down Payment Loan Assistance Program will do so by providing financial assistance for income-qualified, eligible homeowners to assist in curing their down payment assistance loan arrearages, which may also include payments needed to reinstate their loans from foreclosure or deferred payments.</p> <p>For income qualified, eligible homeowners, the Down Payment Loan Assistance Program may also pay all or a portion of future interest on and principal of down payment assistance loans.</p>
<p>2. Down Payment Loan Assistance Program Goals</p>	<p>To provide financial assistance to eligible Florida homeowners to bring delinquent accounts associated with homeownership current to prevent foreclosure and displacement, therefore preserving homeownership and providing housing stability to Floridians in need.</p>
<p>3. Targeted Population of Homeowners</p>	<p>Based on the data-driven assessment of homeowner needs, DEO will strategically target Florida homeowners whose household income is less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater, and Socially Disadvantaged Individuals.</p>
<p>4. Eligible Homeowners</p>	<p>“Eligible Homeowners” for the Down Payment Loan Assistance Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> • The homeowner 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), and provide an attestation, describing the nature of the financial hardship. • The homeowner must currently own and occupy the property as their primary residence. • The homeowner must meet the Homeowner Income Eligibility Requirements for the household. • Homeowners who have previously filed for bankruptcy but who are no longer in bankruptcy must provide proof of court ordered discharge or dismissal.

	<ul style="list-style-type: none"> • The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service, consent forms, and any other documentation required by DEO. • The homeowner must provide all necessary documentation to satisfy program guidelines within timeframes established by DEO, including self-certification or attestation of income and Socially Disadvantaged Individual status, as applicable. • Co-owners may not separately apply for program assistance.
<p>5. Eligible Legal Ownership Structures</p>	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> • Those where the home is owned exclusively by one or more natural persons; or • Those where the homeowner has transferred their ownership right into non-incorporated, revocable living trust <u>and</u> the homeowner occupies the home as their primary/principal residence.
<p>6. Qualified Financial Hardship</p>	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner (including a hardship that began before January 21, 2020, but continued after that date).</p> <ul style="list-style-type: none"> • Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (e.g., job loss or reduction in working hours). • Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (e.g., increased costs to care for a family member).
<p>7. Homeowner Income Eligibility Requirements</p>	<p>To be eligible for assistance under the Down Payment Loan Assistance Program, homeowners must have incomes that are less than or equal to 150 percent of the area median income or 100 percent of the median income in the United States, whichever is greater.</p>

<p>8. Homeowner Prioritization</p>	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> • At least 70% of the financial assistance made available under the programs in the Plan (including the Down Payment Loan Assistance Program) will be, in the aggregate, used for qualified expenses for homeowners whose incomes are less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater. • Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals. <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
<p>9. Eligible Properties</p>	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties; • Condominium units; • One to four-unit properties where the homeowner is living in one of the units as their primary residence; • Manufactured homes permanently affixed to real property and taxed as real estate; or • Mobile homes not permanently affixed to real property. <p>Ineligible residential properties include:</p> <ul style="list-style-type: none"> • Vacant or abandoned residences; • Second homes; and • Investment properties.
<p>10. Eligible Uses of Down Payment Loan Assistance Program Proceeds</p>	<p>Proceeds from the Down Payment Loan Assistance Program may be used to pay existing down payment assistance loan payment(s) (principal and interest) that have been incurred after September 30, 2019.</p>

11. Maximum Per Household Down Payment Loan Assistance Program Assistance	<p>The maximum Down Payment Loan Assistance Program financial assistance per household will be \$20,000 and the maximum HAF assistance per household will be \$50,000 (inclusive of Down Payment Loan Assistance Program financial assistance).</p>
12. Assistance Type	<p>The financial assistance will be structured as a non-recourse grant.</p>
13. Payout of Down Payment Loan Assistance Program Assistance	<p>DEO will disburse Down Payment Loan Assistance Program payments directly to lenders or loan servicers.</p> <p>DEO will disburse the amount quoted by the lender/servicer and any discrepancies will be required to be resolved by the homeowner and lender/servicer.</p>
14. Program Launch	<p>Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in 2021.</p>
15. Required Application Documents	<p>The following documents may be required:</p> <ul style="list-style-type: none"> • Application; • Borrower consent form; • Terms of Service; • Qualifying written hardship attestation identifying and certifying the eligible hardship and that it occurred after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date); • If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Down Payment Loan Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income; • If the eligible property is not located in a census tract in which the median income satisfies the median income requirements of the Down Payment Loan Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income together with supporting documentation (e.g., paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer);

	<ul style="list-style-type: none"> • Attestation that the homeowner is a “Socially Disadvantaged Individual” (if applicable); • Loan statement for the down payment assistance loan; • Social security number card or unique identifier as shown on a legal document, such as a federal tax return; • Payee’s contact and account information if not listed on monthly statement; and • Any additional documents and information that DEO may require.
<p>16. Program Partner Requirements</p>	<p>Lenders/servicers may be required to agree to communicate using the Common Data File (CDF) format provided by the Treasury.</p> <p>Private non-mortgage lenders, including manufactured/mobile home lenders may be required to provide a written delinquency statement, contact information, and ACH account information.</p>

DELINQUENT PROPERTY TAX ASSISTANCE PROGRAM

<p>1. Program Overview</p>	<p>The Florida Delinquent Property Tax Assistance Program will assist in preserving homeownership and creating housing stability by preventing foreclosure and displacement through the Homeowner Assistance Fund.</p> <p>The Delinquent Property Tax Assistance Program will do so by providing financial assistance for income-qualified, eligible homeowners, to assist in paying property tax delinquencies.</p>
<p>2. Delinquent Property Tax Assistance Program Goals</p>	<p>To provide financial assistance to eligible Florida homeowners to bring delinquent property taxes current to prevent foreclosure and displacement, therefore preserving homeownership and providing housing stability to Floridians in need.</p>
<p>3. Targeted Population of Homeowners</p>	<p>Based on the data-driven assessment of homeowner needs, DEO will strategically target Florida homeowners whose income is less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater, and Socially Disadvantaged Individuals.</p>
<p>4. Eligible Homeowners</p>	<p>“Eligible Homeowners” for the Delinquent Property Tax Assistance Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> • The homeowner 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), and provide an attestation, describing the nature of the financial hardship. • The homeowner must currently own and occupy the property as their primary residence. • The homeowner must meet the Homeowner Income Eligibility Requirements for the household. • Homeowners who have previously filed for bankruptcy but who are no longer in bankruptcy must provide proof of court ordered discharge or dismissal. • The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service, consent forms, and any other documentation required by DEO. • The homeowner must provide all necessary documentation to satisfy program guidelines within timeframes established by DEO, including self-certification or

	<p>attestation of income and Socially Disadvantaged Individual status, as applicable.</p> <ul style="list-style-type: none"> • Co-owners may not separately apply for program assistance.
5. Eligible Legal Ownership Structures	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> • Those where the home is owned exclusively by one or more natural persons; or • Those where the homeowner has transferred their ownership right into non-incorporated, revocable living trust <u>and</u> the homeowner occupies the home as their primary/principal residence.
6. Qualified Financial Hardship	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the Coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner (including a hardship that began before January 21, 2020, but continued after that date).</p> <ul style="list-style-type: none"> • Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (e.g., job loss or reduction in working hours). • Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (e.g., increased costs to care for a family member).
7. Homeowner Income Eligibility Requirements	<p>To be eligible for assistance under the Delinquent Property Tax Assistance Program, homeowners must have incomes that are less than or equal to 150 percent of the area median income or 100 percent of the median income in the United States, whichever is greater.</p>
8. Homeowner Prioritization	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> • At least 70% of the financial assistance made available under the programs in the Plan (including the Delinquent Property Tax Assistance Program) will be, in the aggregate, used for qualified expenses for homeowners whose incomes are less than or equal to 100% of the area

	<p>median income or the median income in the United States, whichever is greater.</p> <ul style="list-style-type: none"> Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals. <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
9. Eligible Properties	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> Single-family (attached or detached) properties; Condominium units; One to four-unit properties where the homeowner is living in one of the units as their primary residence; Manufactured homes permanently affixed to real property and taxed as real estate; or Mobile homes not permanently affixed to real property. <p>“Ineligible Residential Properties” include:</p> <ul style="list-style-type: none"> Vacant or abandoned residences; Second homes; and Investment properties.
10. Eligible Uses of Delinquent Property Tax Assistance Program Proceeds	<p>Property tax obligations, which were incurred after September 30, 2019, are eligible uses of the Delinquent Property Tax Assistance Program.</p>
11. Maximum Per Household Delinquent Property Tax Assistance Program Assistance	<p>The maximum Delinquent Property Tax Assistance Program financial assistance per household will be \$15,000 and the maximum HAF assistance per household will be \$50,000 (inclusive of Delinquent Property Tax Assistance Program financial assistance).</p>
12. Assistance Type	<p>The financial assistance will be structured as a non-recourse grant.</p>

<p>13. Payout of HAF Assistance</p>	<p>DEO will disburse Delinquent Property Tax Assistance Program payments directly to lenders or loan servicers (if covering an escrow shortfall or otherwise required to be escrowed) or to the applicable local tax collector.</p> <p>DEO will disburse the amount quoted by the lender/servicer and/or the applicable local tax collector and any discrepancies will be required to be resolved by the homeowner and lender/servicer or tax collector.</p>
<p>14. Program Launch</p>	<p>Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in 2021.</p>
<p>15. Required Application Documents</p>	<p>The following documents may be required:</p> <ul style="list-style-type: none"> • Application; • Consent form; • Terms of Service; • Qualifying written hardship attestation identifying and certifying the eligible hardship and that it occurred after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date); • If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Delinquent Property Tax Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income; • If the eligible property is not located in a census tract in which the median income satisfies the median income requirements of the Delinquent Property Tax Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income together with supporting documentation (e.g., paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer); • Attestation that the homeowner is a “Socially Disadvantaged Individual” (if applicable); • An updated escrow statement and/or property tax statement; • Social security number card or unique identifier as shown on a legal document, such as a federal tax return; and

	<ul style="list-style-type: none"> Any additional documents and information that DEO may require.
16. Program Partner Requirements	Lenders/servicers may be required to agree to communicate using the Common Data File (CDF) format provided by Treasury.

PROPERTY TAX ASSISTANCE PROGRAM

<p>1. Program Overview</p>	<p>The Florida Property Tax Assistance Program will assist in preserving homeownership and creating housing stability by preventing foreclosure and displacement through the Homeowner Assistance Fund.</p> <p>The Property Tax Assistance Program will do so by providing financial assistance for income-qualified, eligible homeowners, to assist in paying all or a portion of future property taxes due for up to 18 months.</p>
<p>2. Property Tax Assistance Program Goals</p>	<p>To provide financial assistance to eligible Florida homeowners to bring keep property taxes current to prevent foreclosure and displacement, therefore preserving homeownership and providing housing stability to Floridians in need.</p>
<p>3. Targeted Population of Homeowners</p>	<p>Based on the data-driven assessment of homeowner needs, DEO will strategically target Florida homeowners whose income is less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater, and Socially Disadvantaged Individuals.</p>
<p>4. Eligible Homeowners</p>	<p>“Eligible Homeowners” for the Property Tax Assistance Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> • The homeowner 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), and provide an attestation, describing the nature of the financial hardship. • The homeowner must currently own and occupy the property as their primary residence. • The homeowner must meet the Homeowner Income Eligibility Requirements for the household. • Homeowners who have previously filed for bankruptcy but who are no longer in bankruptcy must provide proof of court ordered discharge or dismissal. • The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service, consent forms, and any other documentation required by DEO. • The homeowner must provide all necessary documentation to satisfy program guidelines within

	<p>timeframes established by DEO, including self-certification or attestation of income and Socially Disadvantaged Individual status, as applicable.</p> <ul style="list-style-type: none"> • Co-owners may not separately apply for program assistance.
5. Eligible Legal Ownership Structures	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> • Those where the home is owned exclusively by one or more natural persons; or • Those where the homeowner has transferred their ownership right into non-incorporated, revocable living trust <u>and</u> the homeowner occupies the home as their primary/principal residence.
6. Qualified Financial Hardship	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the Coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner (including a hardship that began before January 21, 2020, but continued after that date).</p> <ul style="list-style-type: none"> • Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (e.g., job loss or reduction in working hours). • Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (e.g., increased costs to care for a family member).
7. Homeowner Income Eligibility Requirements	<p>To be eligible for assistance under the Property Tax Assistance Program, homeowners must have incomes that are less than or equal to 150 percent of the area median income or 100 percent of the median income in the United States, whichever is greater.</p>

<p>8. Homeowner Prioritization</p>	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> • At least 70% of the financial assistance made available under the programs in the Plan (including the Property Tax Assistance Program) will be, in the aggregate, used for qualified expenses for homeowners whose incomes are less than or equal to 100% of the area median income or the median income in the United States, whichever is greater. • Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals. <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
<p>9. Eligible Properties</p>	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties; • Condominium units; • One to four-unit properties where the homeowner is living in one of the units as their primary residence; • Manufactured homes permanently affixed to real property and taxed as real estate; or • Mobile homes not permanently affixed to real property. <p>“Ineligible Residential Properties” include:</p> <ul style="list-style-type: none"> • Vacant or abandoned residences; • Second homes; and • Investment properties.

10. Eligible Uses of Property Tax Assistance Program Proceeds	Property tax obligations, which were incurred after the date on which the homeowner submitted an application for financial assistance under the Property Tax Assistance Program, are eligible uses of the Property Tax Assistance Program.
11. Maximum Per Household Property Tax Assistance Program Assistance	The maximum Property Tax Assistance Program financial assistance per household will be \$15,000 and the maximum HAF assistance per household will be \$50,000 (inclusive of Property Tax Assistance Program financial assistance).
12. Assistance Type	The financial assistance will be structured as a non-recourse grant.
13. Payout of HAF Assistance	<p>DEO will disburse Property Tax Assistance Program payments directly to lenders or loan servicers (if covering an escrow shortfall or otherwise required to be escrowed) or to the applicable local tax collector.</p> <p>DEO will disburse the amount quoted by the lender/servicer and/or the applicable local tax collector and any discrepancies will be required to be resolved by the homeowner and lender/servicer or tax collector.</p>
14. Program Launch	Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in 2021.
15. Required Application Documents	<p>The following documents may be required:</p> <ul style="list-style-type: none"> • Application; • Consent form; • Terms of Service; • Qualifying written hardship attestation identifying and certifying the eligible hardship and that it occurred after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date); • If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Property Tax Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income; • If the eligible property is not located in a census tract in which the median income satisfies the median income requirements of the Property Tax Assistance Program, then a qualifying written income attestation certifying the

	<p>homeowner’s household income together with supporting documentation (e.g., paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer);</p> <ul style="list-style-type: none"> • Attestation that the homeowner is a “Socially Disadvantaged Individual” (if applicable); • An updated escrow statement and/or property tax statement; • Social security number card or unique identifier as shown on a legal document, such as a federal tax return; and • Any additional documents and information that DEO may require.
<p>16. Program Partner Requirements</p>	<p>Lenders/servicers may be required to agree to communicate using the Common Data File (CDF) format provided by Treasury.</p>

HOMEOWNER INSURANCE ASSISTANCE PROGRAM

<p>1. Program Overview</p>	<p>The Florida Homeowner Insurance Assistance Program will assist in preserving homeownership and creating housing stability by preventing foreclosure and displacement through the Homeowner Assistance Fund.</p> <p>The Homeowner Insurance Assistance Program will do so by providing financial assistance for income-qualified, eligible homeowners, to assist in paying homeowner and flood insurance premiums that are part of an escrow shortfall.</p> <p>For income-qualified, eligible homeowners, the Homeowner Insurance Assistance Program may also pay all or a portion of future homeowner and flood insurance premiums due for up to 18 months.</p>
<p>2. Homeowner Insurance Assistance Program Goals</p>	<p>To provide financial assistance to eligible Florida homeowners to bring escrow shortfalls current and to help pay a portion of future expenses of homeownership to prevent foreclosure and displacement, therefore preserving homeownership and providing housing stability to Floridians in need.</p>
<p>3. Targeted Population of Homeowners</p>	<p>Based on the data-driven assessment of homeowner needs, DEO will strategically target Florida homeowners whose income is less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater, and Socially Disadvantaged Individuals.</p>
<p>4. Eligible Homeowners</p>	<p>“Eligible Homeowners” for the Homeowner Insurance Assistance Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> • The homeowner 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), and provide an attestation, describing the nature of the financial hardship. • The homeowner must currently own and occupy the property as their primary residence. • The homeowner must meet the Homeowner Income Eligibility Requirements for the household. • Homeowners who have previously filed for bankruptcy but who are no longer in bankruptcy must provide proof of court ordered discharge or dismissal.

	<ul style="list-style-type: none"> • The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service, consent forms, and any other documentation required by DEO. • The homeowner must provide all necessary documentation to satisfy program guidelines within timeframes established by DEO, including self-certification or attestation of income and Socially Disadvantaged Individual status, as applicable. • Co-owners may not separately apply for program assistance.
<p>5. Eligible Legal Ownership Structures</p>	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> • Those where the home is owned exclusively by one or more natural persons; or • Those where the homeowner has transferred their ownership right into non-incorporated, revocable living trust <u>and</u> the homeowner occupies the home as their primary/principal residence.
<p>6. Qualified Financial Hardship</p>	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner (including a hardship that began before January 21, 2020, but continued after that date).</p> <ul style="list-style-type: none"> • Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (e.g., job loss or reduction in working hours). • Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (e.g., increased costs to care for a family member).
<p>7. Homeowner Income Eligibility Requirements</p>	<p>To be eligible for assistance under the Homeowner Insurance Assistance Program, homeowners must have incomes that are less than or equal to 150 percent of the area median income or 100 percent of the median income in the United States, whichever is greater.</p>

<p>8. Homeowner Prioritization</p>	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> At least 70% of the financial assistance made available under the programs in the Plan (including the Homeowner Insurance Assistance Program) will be, in the aggregate, used for qualified expenses for homeowners whose incomes are less than or equal to 100% of the area median income or the median income in the United States, whichever is greater. Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals. <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
<p>9. Eligible Properties</p>	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> Single-family (attached or detached) properties; Condominium units; One to four-unit properties where the homeowner is living in one of the units as their primary residence; Manufactured homes permanently affixed to real property and taxed as real estate; or Mobile homes not permanently affixed to real property. <p>Ineligible residential properties include:</p> <ul style="list-style-type: none"> Vacant or abandoned residences; Second homes; and Investment properties.
<p>10. Eligible Uses of Homeowner Insurance Assistance Program Proceeds</p>	<p>Homeowner, flood insurance and mortgage insurance premiums, which were incurred after September 30, 2019 are eligible uses of the Homeowner Insurance Assistance Program.</p>
<p>11. Maximum Per Household Homeowner</p>	<p>The maximum Homeowner Insurance Assistance Program financial assistance per household will be \$[20,000] and the maximum HAF assistance per household will be \$50,000</p>

Insurance Assistance Program Assistance	(inclusive of Homeowner Insurance Assistance Program financial assistance).
12. Assistance Type	The financial assistance will be structured as a non-recourse grant.
13. Payout of HAF Assistance	<p>DEO will disburse Homeowner Insurance Assistance Program payments directly to lenders or loan servicers (if covering an escrow shortfall or otherwise required to be escrowed) or to the applicable insurance company.</p> <p>DEO will disburse the amount quoted by the lender/servicer and/or the applicable insurance company and any discrepancies will be required to be resolved by the homeowner and lender/servicer or insurer.</p>
14. Program Launch	Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in 2021.
15. Required Application Documents	<p>The following documents may be required:</p> <ul style="list-style-type: none"> • Application; • Consent form; • Terms of Service; • Qualifying written hardship attestation identifying and certifying the eligible hardship and that it occurred after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date); • If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Homeowner Insurance Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income; • If the eligible property is not located in a census tract in which the median income satisfies the median income requirements of the Homeowner Insurance Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income together with supporting documentation (e.g., paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer);

	<ul style="list-style-type: none"> • Attestation that the homeowner is a “Socially Disadvantaged Individual” (if applicable); • An updated escrow statement and/or homeowner/flood insurance account statement; • Social security number card or unique identifier as shown on a legal document, such as a federal tax return; and • Any additional documents and information that DEO may require.
<p>16. Program Partner Requirements</p>	<p>Lenders/servicers may be required to agree to communicate using the Common Data File (CDF) format provided by Treasury.</p> <p>Insurance carriers may be required to provide contact information, and ACH account information.</p>

UTILITY ASSISTANCE PROGRAM

<p>1. Program Overview</p>	<p>The Florida Utility Assistance Program will assist in preserving homeownership and creating housing stability by preventing foreclosure and displacement through the Homeowner Assistance Fund.</p> <p>The Utility Assistance Program will do so by providing financial assistance for income-qualified, eligible homeowners to assist in making delinquent utility payments, including electric, gas, home heating oil, water, and sewer.</p> <p>For income qualified, eligible homeowners, the Utility Assistance Program may also pay all or a portion of future utility payments due for up to 18 months.</p>
<p>2. Utility Assistance Program Goals</p>	<p>To provide financial assistance to eligible Florida homeowners to bring utility accounts current and to help pay a portion of future expenses of homeownership to prevent foreclosure and displacement, therefore preserving homeownership and providing housing stability to Floridians in need.</p>
<p>3. Targeted Population of Homeowners</p>	<p>Based on the data-driven assessment of homeowner needs, DEO will strategically target Florida homeowners whose income is less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater, and Socially Disadvantaged Individuals.</p>
<p>4. Eligible Homeowners</p>	<p>“Eligible Homeowners” for the Utility Assistance Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> • The homeowner 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), and provide an attestation, describing the nature of the financial hardship. • The homeowner must currently own and occupy the property as their primary residence. • The homeowner must meet the Homeowner Income Eligibility Requirements for the household. • Homeowners who have previously filed for bankruptcy but who are no longer in bankruptcy must provide proof of court ordered discharge or dismissal. • The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service,

	<p>consent forms, and any other documentation required by DEO.</p> <ul style="list-style-type: none"> • The homeowner must provide all necessary documentation to satisfy program guidelines within timeframes established by DEO, including self-certification or attestation of income and Socially Disadvantaged Individual status, as applicable. • Co-owners may not separately apply for program assistance.
5. Eligible Legal Ownership Structures	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> • Those where the home is owned exclusively by one or more natural persons; or • Those where the homeowner has transferred their ownership right into non-incorporated, revocable living trust <u>and</u> the homeowner occupies the home as their primary/principal residence.
6. Qualified Financial Hardship	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner (including a hardship that began before January 21, 2020, but continued after that date).</p> <ul style="list-style-type: none"> • Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (e.g., job loss or reduction in working hours). • Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (e.g., increased costs to care for a family member).
7. Homeowner Income Eligibility Requirements	<p>To be eligible for assistance under the Utility Assistance Program, homeowners must have incomes that are less than or equal to 150 percent of the area median income or 100 percent of the median income in the United States, whichever is greater.</p>

<p>8. Homeowner Prioritization</p>	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> • At least 70% of the financial assistance made available under the programs in the Plan (including the Utility Assistance Program) will be, in the aggregate, used for qualified expenses for homeowners whose incomes are less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater. • Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals. <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
<p>9. Eligible Properties</p>	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties; • Condominium units; • One to four-unit properties where the homeowner is living in one of the units as their primary residence; • Manufactured homes permanently affixed to real property and taxed as real estate; or • Mobile homes not permanently affixed to real property. <p>Ineligible residential properties include:</p> <ul style="list-style-type: none"> • Vacant or abandoned residences; • Second homes; and • Investment properties.
<p>10. Eligible Uses of Utility Assistance Program Proceeds</p>	<p>Utility payments, including electric, gas, home heating oil, water, and sewer, which were incurred after September 30, 2019, are eligible uses of the Utility Assistance Program.</p>
<p>11. Maximum Per Household Utility</p>	<p>The maximum Utility Assistance Program financial assistance per household will be \$15,000 and the maximum HAF</p>

Assistance Program Assistance	assistance per household will be \$50,000 (inclusive of Utility Assistance Program financial assistance).
12. Assistance Type	The financial assistance will be structured as a non-recourse grant.
13. Payout of HAF Assistance	<p>DEO will disburse Utility Assistance Program payments directly to the utility service providers, including electric, gas, home heating oil, water, and sewer service providers.</p> <p>DEO will disburse the amount quoted by the utility service provider and any discrepancies will be required to be resolved by the homeowner and the utility service provider.</p>
14. Program Launch	Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in 2021.
15. Required Application Documents	<p>The following documents may be required:</p> <ul style="list-style-type: none"> • Application; • Consent form; • Terms of Service; • Qualifying written hardship attestation identifying and certifying the eligible hardship and that it occurred after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date); • If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Utility Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income; • If the eligible property is not located in a census tract in which the median income satisfies the median income requirements of the Utility Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income together with supporting documentation (e.g., paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer); • Attestation that the homeowner is a “Socially Disadvantaged Individual” (if applicable);

	<ul style="list-style-type: none"> • An updated escrow statement and/or utility account statement; • Social security number card or unique identifier as shown on a legal document, such as a federal tax return; and • Any additional documents and information that DEO may require.
<p>16. Program Partner Requirements</p>	<p>Utility service providers may be required to provide a written delinquency statement, contact information, and ACH account information.</p>

INTERNET SERVICE ASSISTANCE PROGRAM

<p>1. Program Overview</p>	<p>The Florida Internet Service Assistance Program will assist in preserving homeownership and creating housing stability by preventing foreclosure and displacement through the Homeowner Assistance Fund.</p> <p>The Internet Service Assistance Program will do so by providing financial assistance for income-qualified, eligible homeowners to assist in making delinquent internet service payments.</p> <p>For income qualified, eligible homeowners, the Internet Service Assistance Program may also pay all or a portion of future internet service payments due for up to 18 months.</p>
<p>2. Internet Service Assistance Program Goals</p>	<p>To provide financial assistance to eligible Florida homeowners to bring utility accounts current and to help pay a portion of future expenses of homeownership to prevent foreclosure and displacement, therefore preserving homeownership and providing housing stability to Floridians in need.</p>
<p>3. Targeted Population of Homeowners</p>	<p>Based on the data-driven assessment of homeowner needs, DEO will strategically target Florida homeowners whose income is less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater, and Socially Disadvantaged Individuals.</p>
<p>4. Eligible Homeowners</p>	<p>“Eligible Homeowners” for the Internet Service Assistance Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> • The homeowner 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), and provide an attestation, describing the nature of the financial hardship. • The homeowner must currently own and occupy the property as their primary residence. • The homeowner must meet the Homeowner Income Eligibility Requirements for the household. • Homeowners who have previously filed for bankruptcy but who are no longer in bankruptcy must provide proof of court ordered discharge or dismissal. • The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service,

	<p>consent forms, and any other documentation required by DEO.</p> <ul style="list-style-type: none"> • The homeowner must provide all necessary documentation to satisfy program guidelines within timeframes established by DEO, including self-certification or attestation of income and Socially Disadvantaged Individual status, as applicable. • Co-owners may not separately apply for program assistance.
<p>5. Eligible Legal Ownership Structures</p>	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> • Those where the home is owned exclusively by one or more natural persons; or • Those where the homeowner has transferred their ownership right into non-incorporated, revocable living trust <u>and</u> the homeowner occupies the home as their primary/principal residence.
<p>6. Qualified Financial Hardship</p>	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner (including a hardship that began before January 21, 2020, but continued after that date).</p> <ul style="list-style-type: none"> • Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (e.g., job loss or reduction in working hours). • Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (e.g., increased costs to care for a family member).
<p>7. Homeowner Income Eligibility Requirements</p>	<p>To be eligible for assistance under the Internet Service Assistance Program, homeowners must have incomes that are less than or equal to 150 percent of the area median income or 100 percent of the median income in the United States, whichever is greater.</p>

<p>8. Homeowner Prioritization</p>	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> • At least 70% of the financial assistance made available under the programs in the Plan (including the Internet Service Assistance Program) will be, in the aggregate, used for qualified expenses for homeowners whose incomes are less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater. • Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals. <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
<p>9. Eligible Properties</p>	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties; • Condominium units; • One to four-unit properties where the homeowner is living in one of the units as their primary residence; • Manufactured homes permanently affixed to real property and taxed as real estate; or • Mobile homes not permanently affixed to real property. <p>Ineligible residential properties include:</p> <ul style="list-style-type: none"> • Vacant or abandoned residences; • Second homes; and • Investment properties.
<p>10. Eligible Uses of Internet Service Assistance Program Proceeds</p>	<p>Internet service payments, which were incurred after September 30, 2019 are eligible uses of the Internet Service Assistance Program.</p>
<p>11. Maximum Per Household Internet</p>	<p>The maximum Internet Service Assistance Program financial assistance per household will be \$[3,500] and the maximum</p>

Service Assistance Program Assistance	HAF assistance per household will be \$50,000 (inclusive of Internet Service Assistance Program financial assistance).
12. Assistance Type	The financial assistance will be structured as a non-recourse grant.
13. Payout of HAF Assistance	<p>DEO will disburse Internet Service Assistance Program payments directly to the internet service providers, including electric, gas and water, and internet service providers.</p> <p>DEO will disburse the amount quoted by the internet service provider and any discrepancies will be required to be resolved by the homeowner and the internet service provider.</p>
14. Program Launch	Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in 2021.
15. Required Application Documents	<p>The following documents may be required:</p> <ul style="list-style-type: none"> • Application; • Consent form; • Terms of Service; • Qualifying written hardship attestation identifying and certifying the eligible hardship and that it occurred after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date); • If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Internet Service Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income; • If the eligible property is not located in a census tract in which the median income satisfies the median income requirements of the Internet Service Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income together with supporting documentation (e.g., paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer); • Attestation that the homeowner is a “Socially Disadvantaged Individual” (if applicable);

	<ul style="list-style-type: none"> • An updated escrow statement and/or utility account statement; • Social security number card or unique identifier as shown on a legal document, such as a federal tax return; and • Any additional documents and information that DEO may require.
<p>16. Program Partner Requirements</p>	<p>Internet service providers may be required to provide a written delinquency statement, contact information, and ACH account information.</p>

HOUSING COUNSELING PROGRAM

<p>1. Program Overview</p>	<p>The Florida Housing Counseling Program will assist in preserving homeownership and creating housing stability by preventing foreclosure and displacement through the Homeowner Assistance Fund.</p> <p>The Housing Counseling Program will do so by providing housing counseling through housing counseling agencies certified by the US Department of Housing and Urban Development for income-qualified, eligible homeowners.</p>
<p>2. Housing Counseling Program Goals</p>	<p>To provide housing counseling services to eligible Florida homeowners to help to preserve homeownership and provide housing stability to Floridians in need.</p>
<p>3. Targeted Population of Homeowners</p>	<p>Based on the data-driven assessment of homeowner needs, DEO will strategically target Florida homeowners whose income is less than or equal to 100 percent of the area median income or the median income in the United States, whichever is greater, and Socially Disadvantaged Individuals.</p>
<p>4. Homeowner Income Eligibility Requirements</p>	<p>To be eligible for assistance under the Housing Counseling Program, homeowners must have incomes that are less than or equal to 150 percent of the area median income or 100 percent of the median income in the United States, whichever is greater.</p>
<p>5. Payout of HAF Assistance</p>	<p>DEO will disburse Housing Counseling Program payments to HUD-certified housing counseling agencies in consideration for services rendered under the Housing Counseling Program.</p>
<p>6. Program Launch</p>	<p>Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in 2021.</p>