

## MORTGAGE ASSISTANCE PROGRAM

<p><b>1. Program Overview</b></p>	<p>The Florida Mortgage 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 Assistance Program will do so by curing arrearages on their first and subordinate mortgage loans, down payment assistance loans, manufactured home loans, escrow accounts (which may also include payments needed to reinstate their loans from foreclosure or deferred payments) and homeowner insurance policies, flood insurance policies and property taxes (without duplication). In addition, for income qualified, eligible homeowners, the Mortgage Assistance Program will pay all or a portion of future interest on and principal of first mortgages, subordinate mortgages, manufactured home loans, down payment loans, escrow payments, homeowner and flood insurance policy premiums and property taxes for up to 18 months (without duplication).</p>
<p><b>2. Mortgage Assistance Program Goals</b></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><b>3. Targeted Population of Homeowners</b></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><b>4. Eligible Homeowners</b></p>	<p>“Eligible Homeowners” for the Mortgage Assistance Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• The homeowner must currently own and occupy the property as their primary residence.</li> <li>• The homeowner must meet the Homeowner Income Eligibility Requirements for the household.</li> </ul>

	<ul style="list-style-type: none"> <li>• The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service, consent forms, and any other documentation required by DEO.</li> <li>• 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.</li> <li>• Co-owners may not separately apply for program assistance.</li> </ul>
<p><b>5. Eligible Legal Ownership Structures</b></p>	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> <li>• Those where the home is owned exclusively by one or more natural persons; or</li> <li>• 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.</li> </ul>
<p><b>6. Qualified Financial Hardship</b></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"> <li>• Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (<i>e.g.</i>, job loss or reduction in working hours).</li> <li>• Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (<i>e.g.</i>, increased costs to care for a family member).</li> </ul>
<p><b>7. Homeowner Income Eligibility Requirements</b></p>	<p>To be eligible for assistance under the Mortgage 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><b>8. Homeowner Prioritization</b></p>	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> <li>• At least 70% of the financial assistance made available under the programs in the Plan (including the Mortgage 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.</li> <li>• Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals.</li> </ul> <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
<p><b>9. Eligible Properties</b></p>	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> <li>• Single-family (attached or detached) properties;</li> <li>• Condominium units;</li> <li>• One to four-unit properties where the homeowner is living in one of the units as their primary residence;</li> <li>• Manufactured homes permanently affixed to real property and taxed as real estate; or</li> <li>• Mobile homes not permanently affixed to real property.</li> </ul> <p>Ineligible residential properties include:</p> <ul style="list-style-type: none"> <li>• Vacant or abandoned residences;</li> <li>• Second homes; and</li> <li>• Investment properties.</li> </ul>
<p><b>10. Eligible Uses of Mortgage Assistance Program Proceeds</b></p>	<p>The following housing obligations are eligible for payment under the Mortgage Assistance Program:</p> <ul style="list-style-type: none"> <li>• First mortgage loan payment(s) (principal, interest and late fees and charges);</li> <li>• Subordinate mortgage loan payment(s) (principal, interest and late fees and charges);</li> </ul>

	<ul style="list-style-type: none"> <li>• Manufactured/mobile home loan payment(s) (principal, interest and late fees and charges);</li> <li>• Down payment assistance loan payment(s) (principal, interest and late fees and charges);</li> <li>• Escrow payments;</li> <li>• Property taxes (including late fees and charges);</li> <li>• Homeowner insurance premiums (including late fees and charges); and</li> <li>• Flood insurance premiums (including late fees and charges).</li> </ul>
<b>11. Maximum Per Household Mortgage Assistance Program Assistance</b>	The maximum Mortgage Assistance Program financial assistance per household will be \$50,000 and the maximum HAF assistance per household will be \$50,000 (inclusive of Mortgage Assistance Program financial assistance).
<b>12. Assistance Type</b>	The financial assistance will be structured as a non-recourse grant.
<b>13. Payout of Mortgage Assistance Program Assistance</b>	<p>DEO will disburse Mortgage Assistance Program payments for mortgage loans, manufactured home loans, down payment assistance loans and escrow account payments (including applicable late charges and fees) directly to lenders or loan servicers. 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> <p>To the extent not otherwise escrowed, DEO will disburse Mortgage Assistance Program payments for property taxes to the applicable tax collector and insurance policy premiums (including applicable late charges and fees) to the applicable insurance company. DEO will disburse the amount quoted by the tax collector or insurer and any discrepancies will be required to be resolved by the homeowner and tax collector or insurer.</p>
<b>14. Program Launch</b>	Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in the first quarter of 2022.

<p><b>15. Required Application Documents</b></p>	<p>The following documents may be required:</p> <ul style="list-style-type: none"> <li>• Application;</li> <li>• Borrower consent form;</li> <li>• Terms of Service;</li> <li>• 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);</li> <li>• If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Mortgage Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income;</li> <li>• If the eligible property is not located in a census tract in which the median income satisfies the median income requirements of the Mortgage Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income together with supporting documentation (<i>e.g.</i>, paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer);</li> <li>• Attestation that the homeowner is a “Socially Disadvantaged Individual” (if applicable);</li> <li>• Mortgage statement for each loan (<i>e.g.</i>, first mortgage, second mortgage, etc.);</li> <li>• Manufactured/mobile home loan statement;</li> <li>• Down payment assistance loan statement;</li> <li>• An updated escrow statement (if applicable);</li> <li>• An updated property tax statement (to the extent not escrowed or otherwise readily available);</li> <li>• An updated homeowner insurance policy statement (to the extent not escrowed);</li> <li>• An updated flood insurance policy statement (to the extent not escrowed);</li> </ul>
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	<ul style="list-style-type: none"> <li>• Social security number card or unique identifier as shown on a legal document, such as a federal tax return;</li> <li>• Payee’s contact and account information if not listed on monthly statement; and</li> <li>• Any additional documents and information that DEO may require.</li> </ul>
<p><b>16. Program Partner Requirements</b></p>	<p>Lenders/servicers may be required to agree to communicate using the Common Data File (CDF).</p> <p>Private non-mortgage lenders, including manufactured/mobile home lenders, homeowner and flood insurers and tax collectors may be required to provide a written account statement, contact information, and/or ACH account information.</p>

## UTILITY, INTERNET SERVICE AND HOA FEE ASSISTANCE PROGRAM

<p><b>1. Program Overview</b></p>	<p>The Florida Utility, Internet Service and Homeowner Association (HOA) Fee 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, Internet Service and HOA Fee 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), internet service payments, and HOA fees (including HOA fees necessary to satisfy liens).</p> <p>For income qualified, eligible homeowners, the Utility, Internet Service and HOA Fee Assistance Program may also pay all or a portion of future utility payments, internet service payments, and HOA fees for up to 18 months.</p>
<p><b>2. Utility, Internet Service and HOA Fee Assistance Program Goals</b></p>	<p>The goal of the Utility, Internet Service and HOA Fee Program is to provide financial assistance to eligible Florida homeowners to bring utility accounts, internet service accounts, and HOA fees current and to help pay all or a portion of such expenses of homeownership in the future to prevent foreclosure and displacement, therefore preserving homeownership and providing housing stability to Floridians in need.</p>
<p><b>3. Targeted Population of Homeowners</b></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><b>4. Eligible Homeowners</b></p>	<p>“Eligible Homeowners” for the Utility, Internet Service and HOA Fee Assistance Program must satisfy the following criteria:</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• The homeowner must currently own and occupy the property as their primary residence.</li> </ul>

	<ul style="list-style-type: none"> <li>• The homeowner must meet the Homeowner Income Eligibility Requirements for the household.</li> <li>• The homeowner must complete and sign qualifying hardship affidavit/attestation, application, terms of service, consent forms, and any other documentation required by DEO.</li> <li>• 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.</li> <li>• Co-owners may not separately apply for program assistance.</li> </ul>
<p><b>5. Eligible Legal Ownership Structures</b></p>	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> <li>• Those where the home is owned exclusively by one or more natural persons; or</li> <li>• 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.</li> </ul>
<p><b>6. Qualified Financial Hardship</b></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"> <li>• Reduction of Income – Documented temporary or permanent loss of earned income directly related to the coronavirus pandemic after January 21, 2020 (<i>e.g.</i>, job loss or reduction in working hours).</li> <li>• Increase in living expenses – Documented increase in out-of-pocket household expenses directly related to the coronavirus pandemic after January 21, 2020 (<i>e.g.</i>, increased costs to care for a family member).</li> </ul>

<p><b>7. Homeowner Income Eligibility Requirements</b></p>	<p>To be eligible for assistance under the Utility, Internet Service and HOA Fee 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><b>8. Homeowner Prioritization</b></p>	<p>DEO will prioritize funding to the following populations:</p> <ul style="list-style-type: none"> <li>• At least 70% of the financial assistance made available under the programs in the Plan (including the Utility, Internet Service and HOA Fee 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.</li> <li>• Amounts not made available to homeowners who meet the above income-targeting requirement will be prioritized for assistance to Socially Disadvantaged Individuals.</li> </ul> <p>All remaining funds not otherwise prioritized will be made available for other Eligible Homeowners.</p>
<p><b>9. Eligible Properties</b></p>	<p>“Eligible Properties” are residential properties that are located in Florida, which are:</p> <ul style="list-style-type: none"> <li>• Single-family (attached or detached) properties;</li> <li>• Condominium units;</li> <li>• One to four-unit properties where the homeowner is living in one of the units as their primary residence;</li> <li>• Manufactured homes permanently affixed to real property and taxed as real estate; or</li> <li>• Mobile homes not permanently affixed to real property.</li> </ul> <p>Ineligible residential properties include:</p> <ul style="list-style-type: none"> <li>• Vacant or abandoned residences;</li> <li>• Second homes; and</li> <li>• Investment properties.</li> </ul>

<p><b>10. Eligible Uses of Utility, Internet Service and HOA Fee Assistance Program Proceeds</b></p>	<p>Utility, Internet Service and HOA Fee payments, including electric, gas, home heating oil, water, and sewer, are eligible uses of the Utility, Internet Service and HOA Fee Assistance Program.</p> <p>The following housing obligations are eligible for payment under the Utility, Internet Service and HOA Fee Program:</p> <ul style="list-style-type: none"> <li>• Electric, gas, home heating oil, water, and sewer payment(s) (including any late fees and charges);</li> <li>• Internet service payment(s) (including any late fees and charges); and</li> <li>• HOA fee payment(s) (including any late fees and charges).</li> </ul>
<p><b>11. Maximum Per Household Utility, Internet Service and HOA Fee Assistance Program Assistance</b></p>	<p>The maximum Utility, Internet Service and HOA Fee Assistance Program financial assistance per household will be \$35,000 and the maximum HAF assistance per household will be \$50,000 (inclusive of Utility, Internet Service and HOA Fee Assistance Program financial assistance).</p>
<p><b>12. Assistance Type</b></p>	<p>The financial assistance will be structured as a non-recourse grant.</p>
<p><b>13. Payout of HAF Assistance</b></p>	<p>DEO will disburse Utility, Internet Service and HOA Fee Assistance Program payments directly to the utility service providers (including electric, gas, home heating oil, water, and sewer service providers), internet service providers, and HOAs (or the applicable management company on behalf of the HOA).</p> <p>DEO will disburse the amount quoted by the utility service provider, internet service provider, or HOA and any discrepancies will be required to be resolved by the homeowner and the utility service provider, internet service provider, or HOA, as applicable.</p>
<p><b>14. Program Launch</b></p>	<p>Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in the first quarter of 2022.</p>
<p><b>15. Required Application Documents</b></p>	<p>The following documents may be required:</p> <ul style="list-style-type: none"> <li>• Application;</li> <li>• Consent form;</li> <li>• Terms of Service;</li> </ul>

	<ul style="list-style-type: none"> <li>• 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);</li> <li>• If the eligible property is located in a census tract in which the median income satisfies the median income requirements of the Utility, Internet Service and HOA Fee Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income;</li> <li>• If the eligible property is not located in a census tract in which the median income satisfies the median income requirements of the Utility, Internet Service and HOA Fee Assistance Program, then a qualifying written income attestation certifying the homeowner’s household income together with supporting documentation (<i>e.g.</i>, paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer);</li> <li>• Attestation that the homeowner is a “Socially Disadvantaged Individual” (if applicable);</li> <li>• An updated utility account statement, internet service account statement and/or HOA fee account statement, as applicable;</li> <li>• Social security number card or unique identifier as shown on a legal document, such as a federal tax return; and</li> <li>• Any additional documents and information that DEO may require.</li> </ul>
<p><b>16. Program Partner Requirements</b></p>	<p>Utility service providers, internet service providers, and HOAs may be required to provide a written account statement, contact information, and/or ACH account information.</p>

## HOUSING COUNSELING AND EDUCATION PROGRAM

<p><b>1. Program Overview</b></p>	<p>The Florida Housing Counseling and Education 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 and Education Program will do so by providing housing counseling and education through housing counseling agencies certified by the US Department of Housing and Urban Development for income-qualified, eligible homeowners.</p>
<p><b>2. Housing Counseling and Education Program Goals</b></p>	<p>To provide housing counseling and educational services to eligible Florida homeowners to help to preserve homeownership and provide housing stability to Floridians in need.</p>
<p><b>3. Targeted Population of Homeowners</b></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><b>4. Homeowner Income Eligibility Requirements</b></p>	<p>To be eligible for assistance under the Housing Counseling and Education 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><b>5. Payout of HAF Assistance</b></p>	<p>DEO will disburse Housing Counseling and Education Program payments to HUD-certified housing counseling agencies in consideration for services rendered under the Housing Counseling and Education Program.</p>
<p><b>6. Program Launch</b></p>	<p>Pending approval by Treasury, DEO is endeavoring to launch the program to the public statewide in the first quarter of 2022.</p>