

November 30– 2020 UPDATED

Public Notice of Funding Availability for Residents of Indian River County, Florida

**Coronavirus Relief Fund Mortgage and Rent Payment Assistance
from the Florida Housing Finance Corporation**

Changes to the Below Previously Advertised Program:

- 1. Indian River County has received an additional \$300,919 in funding from the Florida Housing Finance Corporation.**
- 2. Up to \$2 million in the County's CARES Act funds have also been allocated to the program.**
- 3. The household income eligibility cap is increased to 140% of Area Median Income**
- 4. Documentation submission requirement changes are noted in the on-line application for assistance.**
- 5. Deadline changed from Dec 1 to Dec 8, 2020**

Indian River County has received an initial distribution of \$572,301 in Coronavirus Relief Funds from the Florida Housing Finance Corporation for FY 2019/20 and may receive a second distribution for a yet to be determined amount from that agency during the month of October 2020. In both instances, the funds will be used by Indian River County to provide mortgage payments and rental assistance payments to Indian River County households economically affected by the Coronavirus (COVID 19) pandemic (loss/reduction of income). Only Indian River County Households with Household incomes of less than 80% of the Area Median Income (AMI) computed by household size as published by the U.S. Department of Housing and Urban Development are eligible for this assistance (based on reduced income). Rent and mortgage payment assistance, may include late payments, and late fees and charges. Mortgage payments may also include a portion of taxes and insurance under limited circumstances (e.g. when escrowed) as may be allowed by state and federal rules.

Under this program, Indian River County will provide the amount of the actual rent or mortgage payment up to \$1,500 per month. Payments may only be made for up to a 3 month time period during which the household was impacted and found eligible (as noted above). Mortgage/rent payments may only be made for missed payments between March 1, 2020 and the month the applicant is awarded funds from the County (current month), but no later than December 30, 2020, unless the eligibility time period is subsequently extended by State/Federal rules.

Applications will be accepted starting September 14, 2020 and the application period will end December 8, 2020 or when either all funds are expended or when the County receives 500 applications, whichever occurs first. Should the need arise, the County reserves the right to re-open the application cycle.

The County intends to allocate approximately half of the funds for rental payment assistance, and half of the funds for mortgage payment assistance (after allowing for administrative expenses). These anticipated allocations may be adjusted if there is a substantial greater demand in either rental or mortgage payment assistance requests. Applications will be processed on a first-come, first eligible basis from all

applicant(s) in each of the separate programs (mortgage assistance and rental assistance) meeting program eligibility criteria, subject to funding availability.

The application submittal process will be conducted on-line through ZoomGrants. Interested persons may view the application on-line at the [preview link](#) up until 11:59 a.m. on September 14, 2020. At 12 noon on September 14, 2020, the application process will then open with a fillable version of the application. At that time, an **ACTIVE/LIVE link to the Fillable Application** will be posted in this notice **HERE:**

<https://zoomgrants.com/gprop.asp?donorid=2374&limited=3075>

Applicants may at any time create a log-in account with ZoomGrants so that on or after 12 Noon on September 14, 2020 all interested applicants may then log into the ZoomGrants website, fill out the application, electronically sign the application, upload all completed required attachments and formally submit the application with attachments on the website. Applicants may want to prepare in advance by going to the application [preview link](#), printing the attachments from the application attachments page, completing those attachments in blue or black ink, and scanning and saving those completed attachments in a standard/common readable file/image format (e.g. PDF, JPEG, TIFF, PNG, GIF, etc.) to a storage device so that those pre-filled out attachments can be uploaded to their application after 12 Noon on September 14, 2020. Applicants may also want to similarly scan other required documents in advance prior to 12 Noon on September 14, 2020 (e.g. drivers licenses and/or birth certificates for household members, copy of lease (if renter), copy of deed (if homeowner), copy of delinquency notices, etc.) and save in a standard/common readable file/image format (as noted above) and have ready to upload to the application on or after the date and time as noted above.

Starting Tuesday, September 8, 2020 up until application closing or as otherwise determined no longer necessary, CRF Application Help Centers will be available for potential applicants that may not have access to a computer, printer, and scanner. The Help Centers are located in the Indian River County Intergenerational Center at 1590 9th St SW, Vero Beach, FL 32962 (Monday – Saturday 10:00 a.m. to 4:00 p.m.), the North County Library at 1001 Sebastian Blvd Sebastian, FL 32958 (Monday – Saturday 10:00 a.m. to 4:00 p.m.), and the Indian River County Health Department at 1900 27th St, Vero Beach, FL 32960 (Monday – Friday 9:00 a.m. to 4:30 p.m.). Staff will be available to assist applicants with scanning documents starting September 8th. Staff will be available to assist applicants with scanning documents and uploading those documents to the ZoomGrants website starting at **12 noon on September 14th**. A limited number of computers will also be available for public use for applicants to complete applications. Please be aware that space and access to the Help Center may be limited based on demand and limited available resources. A Spanish speaking staff person will be available at the Health Department Help Center location. Applicants are encouraged to call the Help Center location nearest to their location and if in person assistance is needed applicants are encouraged to call ahead and schedule an appointment.

Additional information about the program is posted on the ZoomGrants website as part of the [preview application link](#). The Help Centers, which will be staffed by several different County staff, may also be contacted for general questions and technical assistance at the following common/shared e-mail address: crfhousing@ircgov.com or specific staff may be contacted at the phone numbers and e-mails listed below.

South County Help Center Contact

Main Line, 772-226-1780

Central County Help Center Contact

Leigh Uribe, 772-226-1631 or luribe@ircgov.com

North County Help Center Contact

Kathleen Bowman at 772- 581-7688 or kmbowman@irclibrary.org

Other Help Assistance Contacts

Diane Pickhardt, 772-226-1734 or DPickhardt@ircgov.com

Bill Schutt, 772-226-1241 or bschutt@ircgov.com

Hardcopies of the application and related forms may also be picked up outside of the Community Development Department office at 1801 27th Street, Vero Beach, FL 32960 anytime between 8:30 a.m. and 5:00 p.m. Monday through Friday. While hardcopies of the application and related documents will be available, please note that an electronic copy of the application must still be submitted via the ZoomGrants website (in order to reserve your place in line).