



COVID-19 Mortgage and Rental Assistance Grant Program

Frequently Asked Questions As
of May 4, 2020

Q. What is COVID-19 Mortgage and Rental Assistance Grant?

The COVID-19 Mortgage and Rental Assistance Grant provides one-time rental assistance to eligible City of Fort Pierce residents who have experienced total loss of income, reduction in hours, or leave from work to care for child/elderly due to the COVID-19 pandemic only. Assistance will only be provided for rents or mortgage payment due beginning on April 1, 2020 and onward. Eligible applicants must be able to continue to make rental payments and meet basic needs once assistance is provided.

The program is not designed to assist those who were not financially impacted by COVID-19 pandemic.

Q. Who is providing the funding for this program?

The City is utilizing State Housing Initiative Partnership (SHIP) Program funds to support this program. The rules and regulations associated with Sections 420.9071-420.9079 F.S. chapter 67-37 F.A.C. will govern the use of the funds.

Q. Who is eligible to receive assistance?

Individuals or households in the corporate city limits Fort Pierce. You must be able to document that you were unable to pay your rent strictly due to temporary loss of income, reduction in hours, or employment are a result of the COVID-19 pandemic only.

Q. What requirements do I need to meet in order to qualify for the program?

Program requirements are as follows:

- Applicant(s) must reside within the corporate City limits of the City of Fort Pierce.
- Applicant(s) must have documentable information to evidence loss of income, reduction in hours or unemployment as a result of the COVID-19 pandemic that contributed to the missed payments.
- Applicant(s) must apply for unemployment benefits, if they have experienced a total loss of income or have been laid off due to the COVID-19 pandemic and provide supporting documentation.
- Applicant(s) or household members must not have received any other financial assistance for mortgage or rent for the time frame that assistance is requested.
- The driver's licenses/state issued ID's of all household members 18 or over must match the address of the property on the lease or mortgage statement.
- Applicant(s) must meet gross annual incomes not exceeding 80% of Area Median Income (AMI) limits established for the jurisdiction of St. Lucie County. The applicable income limits for determining program eligibility are published by the Florida Housing Finance Corporation and are updated annually. The occupant household's gross annual income (for the purpose of determining program eligibility) shall be calculated according to the HUD regulations identified in the Code of Federal Regulations at 24 CFR, Part 5. Income includes gross wages, income from assets, retirement, social security, disability, unemployment and any other resources or benefits received by household members age 18 and older.

Q. Are there income guidelines for this program?

Yes. Applicants must meet gross annual incomes not exceeding 80 % of Area Median Income (AMI) limits established by HUD for the jurisdiction of St. Lucie County, FL as follows:

Household Size	0-30% AMI*	31-50% AMI*	51-80% AMI*
1	\$14,600	\$24,350	\$38,900
2	\$17,240	\$27,800	\$44,450
3	\$21,720	\$31,300	\$50,000
4	\$26,200	\$34,750	\$55,550
5	\$30,680	\$37,550	\$60,000
6	\$35,160	\$40,350	\$64,450
7	\$39,640	\$43,100	\$68,900
8	\$44,120	\$45,900	\$73,350

Q. Are there any rental limits for this program?

Yes. Applicant(s) current rent must not exceed the following rental limits adjusted for bedroom size:

Rent Limit by Number of Bedroom Units						
Rent Limits	0	1	2	3	4	5
80% AMI	972	\$1,041	\$1,250	\$1,444	\$1,611	\$1,778

Q. If I qualify, how much funding can I receive?

The City will assist with a maximum of \$3,000.00 not to exceed 2 month's rent.

Q. How many times can I receive assistance?

Only once.

Q. Does the applicant have to repay the funds? No.

Q. I am behind on my rental payments for the month of March, am I eligible for assistance?

No. Assistance will only be provided for rents beginning on April 1, 2020 and onward. Assistance is only available to those who can provide evidence that they experienced loss of income, reduction in hours, or unemployment is a result of the COVID-19 pandemic.

Q. I have just received a stimulus check and/or income tax return. Should I pay for my rent?

Yes. Do not miss paying your rent if you can make the payment. During this time of delay, if you are currently behind, you should attempt to communicate with landlord about getting caught up. But, do not wait to receive notice in order to take action. You should always open your mail and/or read correspondence received from your landlord.

Q. What kinds of housing units can apply?

Units such as apartments, houses, condominiums, townhouses, and mobile homes are allowable.

Q. How do I apply for the Program?

Apply on the City of Fort Pierce www.cityoffortpierce.com. Applicant receives application immediately following pre-screening questions. Only complete applications will be accepted.

Q. How do I submit my application?

Only applications that have been screened will be reviewed. Completed applications will ONLY be accepted by one of the following three (3) methods:

Mail to:

City of Fort Pierce
Grants Administration Division
100 North US Hwy 1
Fort Pierce, FL 34950

Drop off:

City of Fort Pierce
Attn: COVID 19 Disaster Recovery Grant
100 North US Hwy 1
Fort Pierce, FL 34950

Online: *Preferred Method*

www.cityoffortpierce.com

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