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**PRESS RELEASE**

**FOR IMMEDIATE RELEASE**

**Hallandale Beach Community Redevelopment Agency Extends Application Deadline for \$300,000 Rental, Utility, and Mortgage Assistance Program as a part of its extensive Affordable Housing Initiatives During COVID-19 Crisis**

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**HALLANDALE BEACH, FL – August 11, 2020** – The Hallandale Beach Community Redevelopment Agency (HBCRA) Board of Directors on May 18, 2020 approved at its monthly meeting, the allocation of \$300,000 towards *The Coronavirus Neighborhood and Housing Stabilization Program* designed to assist families unable to make rental, utility, and mortgage payments during the Covid-19 crisis.

Due to stay at home orders, social distancing, and quarantine, many businesses have been forced to close or furlough employees. The economic impact on the businesses, due to COVID19, has a trickle-down effect on employees. Many of these individuals are living from pay-check to pay-check. Therefore, the loss of a paycheck puts these residents at risk of becoming homeless. Due to either a loss of, or reduction in income due to the Coronavirus pandemic, many residents may not be able to make rental or mortgage payments.

*The Coronavirus Neighborhood and Housing Stabilization Program* was created to address affordable housing challenges faced by the many residents of the HBCRA who have been directly impacted by the COVID-19 pandemic. The program is comprised of three separate grants, all of which are available only to those residents living within the CRA boundaries (in accordance with Florida Statute 163 Part III).

The HBCRA re-opened applications on Wednesday, August 5<sup>th</sup> at 8 a.m. and will conclude accepting applications on Wednesday, September 30<sup>th</sup> at 12 Noon or until funds are exhausted. Applicants will be chosen on a first come first serve basis.

According to CRA Executive Director Dr. Jeremy Earle, “The goal of the program is to help stabilize the residential sectors of the community redevelopment area (CRA) boundaries, and help prevent what might be a potential increase in slum and blighted conditions, if immediate action was not taken to address critical affordable housing challenges due to the COVID-19 pandemic.”

**Coronavirus Neighborhood and Housing Stabilization Program Details:**

Applicants are only able to select one of the three programs. The three grants that comprise the program are as follows:

**1. COVID-19 Mortgage Assistance Program** - The Mortgage Assistance Program provides a grant to assist homeowners, who do not have a federally backed mortgage loan. The program will provide the homeowner with up to three months of mortgage payments. The maximum grant amount would not exceed \$3,900 over a period of three months. The program will also provide assistance to homeowners whose mortgage payment is delinquent due to loss of income or reduction of income due to the coronavirus. The homeowner will need to provide proof of delinquent loan status as well as a plan to make future payments after the assistance. The mortgage payment would be made, by wire, directly to the lender. Submitted applications will be selected by a lottery process with the exception of those who have previously received affordable housing funding from the HBCRA.

#### Eligible Participants

- Must reside within the CRA.
- Must be a resident in Hallandale Beach for at least one (1) year.
- Must have proof of that mortgage is in the arrears, due to the COVID-19, with a date of April 2020 or later.
- Must have proof of either loss or reduction of income.
- Must provide current mortgage statement.
- Must be a homesteaded/owner occupied property.
- Must have a non-federally backed conventional loan.

#### In-Eligible Applicants

- Applicants with reversed mortgage.
- Applicants with private loans.
- Investors.
- Private loans.

**2. COVID-19 Rental Assistance Program** - The COVID-19 Rental Assistance Program is a grant created to assist renters unable to make rental payments due to either layoff or income reduction as a result of COVID19. The grant program provides funds for up to three months' rent (maximum grant \$3,900) to renters who have either loss or reduced income due to COVID-19 as of April 2020.

The program will provide assistance to renters whose rental payment is delinquent due to either loss of income or reduction of income due to the coronavirus. The renter will need to provide proof of delinquent notice. The rental payment would be made directly to the landlord, on behalf of the homeowner. Applicants with a delinquent CRA loan, prior to the COVID-19 pandemic, are not eligible to participate in this program.

#### Eligible Participants

- Must reside within the CRA.
- Must be a resident in Hallandale Beach for at least six (6) months.
- Must have proof of late notice with a date of April 2020.
- Must have proof of either loss or reduction of income.
- Lease must be in the name of the applicant.

- Section-8 renters can receive assistance, but only for the portion payable by the applicant. Applicant must provide proof of inability to pay the non-subsidized portion.
- Document from landlord that tenant is behind in rent and W-9 completed by the landlord.

**3. COVID-19 Utility Assistance Program**-The purpose of the COVID-19 Utility Assistant Program is to provide utility assistance for up to three (3) months, beginning with April 2020 mortgage and utility. The maximum assistance, per applicant, for this program is \$450. The program is only available to Hallandale Beach residents residing within the CRA boundaries, who have suffered a loss of income or have reduced income due to COVID-19. Submitted applications for each program will be selected by a lottery process.

#### Eligibility Requirements

- Must reside within the CRA.
- Must be a resident in Hallandale Beach for at least six (6) months.
- Must have proof of delinquent/late notice, due to covid-19, with a date of April 2020 or later.
- Must have proof of either loss or reduction of income.
- Utility bill (electric & water) must be in applicant's name.
- Funds cannot be used for cable or internet service.

For more information on this and other HBCRA programs visit [www.cohbcra.org](http://www.cohbcra.org)

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#### **ABOUT THE HALLANDALE BEACH CRA**

The mission of the Hallandale Beach CRA is to promote economic development and enhance quality of life by eliminating and preventing blighted conditions through the facilitation of community partnerships, business growth, job creation, and neighborhood rehabilitation.