

Guide and FAQ for Residential Assistance Program

1. What is the purpose of the Residential Assistance Program?

The purpose of this program is to provide emergency assistance to families impacted by COVID-19. Assistance is provided with mortgage, rent and/or utilities beginning 4/1/2020. Utility bill must be in the name of applicant or an adult household member. For mortgage assistance, the home must be the primary residence of the owner and homesteaded.

2. Under what conditions will an application be considered?

Applicants must also have a verifiable and documented income hardship. Hardship must have occurred as a result of income loss or income reduction due to COVID-19.

3. Who can apply for this program?

Households not exceeding 120% of the Area Median Income are eligible to apply. Please see income chart for maximum income based on family size. Furthermore, eligible housing units must be located within the City of Tamarac. Eligible housing units are single-family homes, town homes and apartments. Mobil homes are not eligible for assistance.

Household Size	2020 Maximum Household Income
1	\$ 74,880
2	\$ 85,560
3	\$ 96,240
4	\$ 106,920
5	\$ 115,560
6	\$ 124,080
7	\$ 132,600
8	\$ 141,240

4. What expenses will the assistance pay for?

Forms of assistance include mortgage, rent and utility payments. Utility payments are light, water, and natural gas.

5. When can interested residents apply?

Applications are will be available beginning June 29, 2020 at 10:00 a.m. to July 6, 2020 at 5:00 p.m.

6. How can residents apply?

Applications are accepted online from June 29, 2020 at 10:00 a.m. to July 6, 2020 at 5:00 p.m.

7. How can residents apply if they do not have a computer or online access?

To accommodate applicants with online submittal challenges, applications are also accepted at City Hall (7525 NW 88th Ave, Tamarac, FL 33321) from June 29, 2020 from 10:00 a.m. to July 6, 2020 at 5:00 p.m.

8. What do I need to submit with my application?

All support documentation listed on the application must be submitted with the application. In addition, **ALL** pages of the application must be completed as applicable.

9. How much money will this program provide to each household?

Assistance will be provided for up to 3 months and will not exceed \$5,000. Funds will be paid directly to Landlord, Mortgage Lender and/or Utility Provider.

10. Do I have to repay the City?

No. Funds are awarded as a grant.

11. Can assistance be provided to residents with federally insured mortgages or subsidized rents?

No. Cares Act has already made provisions of relief federal programs. For existing FHA insured mortgages, the Act currently provides for up to 6 months of forbearance. Homeowners facing hardship must request forbearance on payments for up to 60 days or 2 months. Homeowner may request extensions on forbearance for up to 4 months, that's a total of up to 6 months. Homeowners must request forbearance before the end of the state of emergency or 12/31/2020. The City's temporary mortgage assistance program will not be available FHA or VA mortgages.

12. If we applied before for the SHIP assistance but have not yet received assistance, do we need to apply again?

No. Families that applied previously need not apply again. These new applications will be processed after the previous list is exhausted.