

# RESIDENTIAL

## EVICITION AND FORECLOSURE PREVENTION PROGRAM



### Required Documents:

- Identification for all household members
- Copy of the lease/Mortgage
- Landlord/Mortgagee W9
- Documentation of ability to make payment of 60 days of rent/mortgage
- Notice from Landlord or Mortgagees indicating they will be evicted, or a foreclosure action is pending (if applicable)

### Process / Timeline:

Program starts **December 3, 2020**. Please visit [www.jacksonvillecares.com](http://www.jacksonvillecares.com) to learn more about the program and to apply. Only complete applications will be eligible for review.

### Eligibility Criteria for Tenants or Mortgagees:

1. At least two months behind between April 1, 2020 through October 31, 2020, and in receipt of pending eviction/foreclosure written notice or have received a Neighborly-Software invitation from their Landlord/Mortgagee or a referral from the court.
2. Duval County, Florida resident, residing in property as primary residence.
3. Lease/loan is in residents name and resident is responsible for rent/mortgage payment.
4. Resident documentation of involuntary loss of income due to COVID-19 between March 1, 2020 and September 30, 2020.
5. Payment arrears accrued between April 1, 2020 and October 31, 2020.
6. Duplicate applications from multiple individuals at the same address will not be reviewed and immediately denied.
7. All Landlords/Mortgagees and all Tenants/Mortgagees of the property in question agree to participate in the program.
8. Demonstrated ability to pay their rent/mortgage for the next 60 days after receipt of grant approval.
9. Written lease for the rental property.
10. Proof of income before and after March 1, 2020 is required. The projected annual must fall below these brackets:

### COVID-19 Loss of income documentation:

Any of the following/other documents may be considered.

- Letter or email from employer stating your job loss or reduced work schedule and hours OR
- Unemployment award letter/statement from Department of Economic Opportunity (DEO) with unemployment amount and date range during COVID-19 OR
- At least two paystubs, one paystub before COVID-19 and one current (most recent) paystub during COVID-19 showing reduced hours (Note: Paystubs must show your name) OR
- At least two bank statements with transaction history that shows your income (deposits) before COVID-19 and one current bank statements that shows your reduced income (deposits) during COVID-19 - Bank statement must include your name
- Any other verifiable document(s) that demonstrates a loss of income due to COVID-19, document must include your name
- Department of Economic Opportunity (DEO) benefit letter

### Eligibility Criteria for Landlords and Mortgagees:

1. Agrees to accept up to \$5,000 to cover the remainder of rent/mortgage payments due and release Tenants or Mortgagees from any obligation to pay any rent/mortgage due that exceeds \$5,000 maximum payment.
2. Agrees to withdraw any currently filed eviction or foreclosure action and to sign a contractual workout agreement not to initiate the eviction/foreclosure process for 60 days after receiving payment.
3. Agrees not to increase rent, interest rate or substantially revise terms of mortgage to negatively affect mortgagee through December 31, 2020.
4. Agrees to waive all costs, fees and charges incurred due to non/partial payment April 1, 2020-October 31, 2020.
5. No unpaid code enforcement liens or violation of any state, federal, or local laws - or, if such exists, can provide evidence of repair or abatement to close the violation.
6. No financial mismanagement, including any conviction(s) for financial crimes within last 3 years.
7. Duval County, Florida property(ies) only.
8. W-9 for payment required.

HH Size	1	2	3	4	5	6	7	8	9	10+
120% AMI	\$73,500	\$84,000	\$94,500	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600	\$147,000	\$155,400

