# **COMMERICAL EVICTION AND FORECLOSURE PREVENTION PROGRAM**

## **Required Documents:**

* Copy of the lease/Mortgage
* Landlord/Mortgagee W9
* Documentation of 20% or more reduction in income, staffing or staff hours
* Copy of current Duval County Occupational License
* 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)
* Other documents may be considered

## **Process / Timeline:**

Please visit www.jacksonvillecares.com to learn more about the program and to apply. Only complete applications will be eligible for review.

## **Eligibility Criteria for Landlords and Mortgagees:**

1. Agrees to accept grant amount to cover the past-due rent/mortgage and release Tenants or Mortgagors from any obligation to pay any rent/mortgage due that exceeds the grant amount.
2. Agrees to withdraw any currently filed eviction/foreclosure action and to sign a workout agreement to not initiate 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 the mortgagor 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.

## **Eligibility Criteria for Landlords and Mortgagees:**

1. At least two months behind between April 1, 2020 through October 31, 2020, and in receipt of eviction/foreclosure pending written notice or have received a Neighborly-software invitation from their Landlord/Mortgagee or a referral from the court.
2. The Business must be located in a commercial building within Duval County.
3. Documented 20% or more reduction in income, staffing, or staff hours due to COVID-19 between March 1, 2020 and September 30, 2020.
4. The lease or loan is in the Business’s name and the Business is responsible for paying rent/mortgage pursuant to that lease or mortgage.
5. The payment arrears were accrued between April 1, 2020 and October 31, 2020.
6. The reduction in income or staffing must have occurred between March 1, 2020 and September 30, 2020.
7. No other Business occupying the same address has applied for or will apply Program (this does not include Businesses that occupy specific Suites within a particular address). Duplicate applications from multiple Businesses at the same address will not be reviewed and immediately denied.
8. All Landlords/Mortgagees and Tenants/Mortgagors of the property agree to participate in the program; Tenant has a written lease for the rental property.
9. The Tenant/Mortgagor must demonstrate the ability to pay their rent or mortgage for the next 60 days after receipt of grant approval.
10. Proof of income before and after March 1, 2020 is required. The projected annual 2020 income must fall within these brackets:

**2019 Annual Gross Revenue Amount of Assistance**

Less than $500,000 $5,000

Less than $1,000,000 $7,500

Less than $3,000,000 $10,000

1. The Business must have a current Duval County Occupational License and been operational for at least 6 months prior to March 1, 2020.
2. The Business must not currently have any bankruptcies on file (Business or personal for Business owners). If the Business had a bankruptcy filed, it must have been discharged by March 1, 2020.
3. Illegal businesses are ineligible for this program and may NOT apply.

**Jacksonville Bar Association**

**jacksonvillecares.com**

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