



Office of Housing & Human Services, Housing & Community Development Division
P.O. Box 7800 • 2008 Classique Ln • Tavares, FL 32778

Frequently Asked Questions

Phase 2 Resident Assistance Program

Q: How do I apply for the Phase 2 Resident Assistance Program?

A: Lake County residents can apply by filling out the online application which can be found here <https://lakecountyfl.submittable.com/submit>. If you are unable to access the internet paper applications are available at the Lake County Housing and Human Services Office at 2008 Classique Lane, Tavares, FL 32778.

Q: May multiple individuals in my household apply for assistance?

A: No. The program only allows for one application per household. Households with multiple applications will have all applications rejected.

Q: When does the application process open?

A: The Phase 2 Resident Assistance Program will open on Monday, October 26, 2020. Lake County residents can pre-register <https://lakecountyfl.submittable.com/submit> to be notified about program criteria, required documents and opening of the application process.

Q: When does the application process end?

A: The application process ends on Saturday, December 18, 2020, or when the funds are depleted, whichever comes first.

Q: What are the eligibility criteria?

A: Applicants must meet all criteria to be considered for the Phase 2 Resident Assistance Program.

Eligibility requirements include:

- The applicant must not have received any CARES Act funds for assistance with rent or mortgage, including, but not limited to, an award from the Coronavirus Relief Fund (CRF) Housing Assistance Program through Lake County or the United Way of Lake and Sumter Counties.
- Only one person per household may apply for assistance from this program.
- The applicant must have been financially impacted by COVID in a negative way after March 1, 2020. Examples include, but are not limited to, lay off, furlough, reduction in hours or pay, child care or school closures that required applicant to stay home with minor children and resulted in loss of income, COVID diagnosis or quarantine that resulted in loss of income, etc.
- The applicant's physical address must be in Lake County, Florida.
- The applicant's physical address must be their primary residence.
- The applicant **MUST** pay rent or have a mortgage.

Q: Are there any income limitations?

A: No. There are no income limitations.

P 877.927.1057

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Q: Will you validate my address?

A: The applicant's address will be validated by the system for Lake County residency. Please make sure to enter your physical address in the system. If there is an issue validating an address, you will receive an email requesting additional information needed to validate your Lake County residency.

Q: What documents do I need to apply?

A: All applicants will need the following documents before they fill out the application:

- Driver's license (only the front) or other government issued photo ID.
- Documentation of COVID hardship. Some examples include:
 - Unemployment application confirmation or award
 - Letter from employer
 - Letter from childcare provider or school about closure
- Current lease that shows the property address, name of landlord, lease term and where rent payments are remitted. If the lease has expired, the applicant will need to provide a letter from the landlord stating that the lease is a month-to-month lease.
- Documentation showing rent or mortgage paid or past due for each month from date the COVID hardship began through application submission date. The applicant's name MUST appear on the lease agreement or mortgage statement. For illustration purposes, if the applicant owns their home, and their COVID hardship began in April, the applicant will be required to provide 7 separate mortgage statements for the months of April, May, June, July, August, September and October. Some examples of documentation include:
 - Mortgage statement
 - Rent statement
 - Letter from landlord or lender that itemizes charges, payments and balances due

Q: How do I prove I was financially impacted by COVID in a negative way?

A: Applicants must submit documentation to support their claim. Some examples of a COVID hardship include:

- Laid off
- Furloughed
- Hours reduced
- Pay reduced
- Lake County Public School closure
- Private school closure
- Childcare provider (daycare) closure
- COVID quarantine or diagnosis without pay

Some examples of documentation that would support the COVID hardship claim include:

- Confirmation that you applied for unemployment (email or letter)
- Letter from employer stating that you were laid off, had your pay rate or hours reduced
- 2 paychecks or paystubs prior to COVID hardship and 2 paychecks or paystubs after COVID hardship that would show reduction in pay
- Letter from childcare provider documenting daycare closure
- Letter from school documenting school closure

Q: Is there a stipulation on how I can spend the money?

A: If your mortgage or rent is past due, funds will be paid directly to your landlord or mortgage company. If your rent or mortgage is current, you will be reimbursed for rent or mortgage payments you made to your landlord or mortgage company after the date of your COVID hardship based on verifiable supporting documentation.

Q: Is this the same program as Lake County's SHIP COVID-19 Rental Assistance Program?

A: No. The County has been providing eviction prevention and deposit assistance with the County's regular SHIP funds while funds are available.

Q: Is this the same program as Lake County Coronavirus Relief Fund Housing Assistance Program?

A: No. The County, in partnership with the United Way of Lake and Sumter Counties, has been providing past due rent, mortgage, and utility assistance to those affected by COVID with income at or below 120% of the area median income from CARES Act funds received from the Florida Housing Finance Corporation for eviction and foreclosure prevention. Applicants were required to be past due. This program is no longer accepting applications.

Q: Am I able to apply to the Phase 2 Resident Assistance Program if I previously applied for AND received assistance from the County's SHIP COVID-19 Rental Assistance Program or the County's Coronavirus Relief Fund Housing Assistance Program (through the County or the United Way of Lake and Sumter Counties)?

A: No. At this time, the Phase 2 Resident Assistance Program is not available to people who have received assistance with rent, mortgage, and utilities already from Lake County or the United Way of Lake and Sumter County.

Q: Am I able to apply to the Housing Assistance Program if I previously applied for and did NOT receive assistance from County's SHIP COVID-19 Rental Assistance Program or the County's Coronavirus Relief Fund Housing Assistance Program (through the County or the United Way of Lake and Sumter Counties)?

A: Yes, if you meet the eligibility criteria.

Q: Is this program available for residents who live outside of unincorporated Lake County (e.g., in cities in Lake County)?

A: Yes. The program is open to all residents who live within the boundaries of Lake County. Cities/towns in Lake County include Astatula, Clermont, Eustis, Fruitland Park, Groveland, Howey-in-the-Hills, Lady Lake, Leesburg, Mascotte, Minneola, Montverde, Mount Dora, Tavares, and Umatilla.

Q: Will certain residents be prioritized?

A: Application to the program is on a first-come, first-served, first-qualified basis for eligible residents until the funds are depleted. If the funds are not spent or identified for payment by December 30, 2020, they will be returned to the U.S. Department of Treasury.

Q: Am I able to save and come back to my application?

A: Yes.

Q: May I edit my documents after I submit my application?

A: Yes. You will need to email the County from within your Submittable application to request your application be opened for editing.

Q: What if my application is incomplete?

A: You will not be able to submit your application until it is complete. Applications will be automatically rejected, and the applicant instructed to re-apply if documents are missing or illegible.

Q: How many households is Lake County helping?

A: Lake County expects to assist approximately 3,500 households. If the funds are not spent or identified for payment by December 30, 2020, they will be returned to the U.S. Department of Treasury.

Q: Do I have to pay back the money?

A: No. Residents do not have to pay back the money.

Q: Where is this money coming from?

A: The funds for the Phase 2 Resident Assistance Program are part of the County's Federal CARES Act funding.

Q: How much money will I receive?

A: The maximum award is \$4,000. The amount you are awarded will depend on the amount of rent or mortgage you paid to your landlord or lender and/or the past due balances accumulated since your COVID hardship began.

Q: Where can I check the status of my application?

A: Log in to your Submittable account to monitor the status of your application.

Q: What is the approval process?

A: Lake County Government will evaluate the applicant's documents for eligibility to make sure they are complete. Applicants will be notified by email if their application has been approved or denied.

Q: Who provides the payment to me, and how long will it take?

A: Accepted applications will be processed for direct payment via check through the mail on behalf of the applicant from Lake County Government. Payment is expected within 30 days after you receive an email approving your application. If your account is past due, the funds will be paid directly to your landlord or mortgage company. If your account is current, or utility company.

Q: How will I know my application has been successfully submitted?

A: After you submit your application, you will see a confirmation screen and receive a confirmation email with a unique number. We recommend you make a copy of the confirmation screen for your records.

Q: What if I don't receive or I delete my confirmation information?

A: Please check your spam and junk mail folders for your email. If you still cannot locate your confirmation information, contact Submittable support submittable.com/help/submitter.

Q: Who can I contact if I have any questions?

A: Residents can contact the County's temporary call center at **(877) 927-1057** or email CARES2@lakecountyfl.gov for more information regarding the Lake County CARES Housing Assistance Program.

Q: How do you provide proof of financial COVID hardship if you are self-employed?

A: You will self-certify on the form provided with the application.

Q: If my application is approved, will I get a notification?

A: Yes, you will receive an email with the status of your application.

Q: If an applicant elects to use the paper, mail-in process, will their applications be delayed?

A: Applicants requesting a paper application can pick one up at the Housing and Human Services Offices at 2008 Classique Lane, Tavares, FL 32778. Paper applications may take a few more days to process to allow time for mailing. Once a paper application is received, it will be date stamped to determine placement with digital application and will be reviewed at the same time as the digital applications.

Q: What if I am exempt from public records?

A: If you believe you are exempt from public records pursuant to Florida Statute 119.071, please email the County from within your Submittable application, only after you have successfully submitted your application and received your confirmation code. Program staff will mark your record exempt from public record requests.