

**Q. What is the Coronavirus Relief Fund (CRF)?**

A. The Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act, is a \$2 trillion economic stimulus bill passed by the 116th U.S. Congress and signed into law by President Donald Trump in March 2020 in response to the economic fallout of the COVID-19 pandemic in the United States.

**Q. How is the CRF funding related to the SHIP program?**

A. The State of Florida has allocated \$120 million to be administered through the SHIP infrastructure. This funding, while not specifically SHIP, will carry some of the process and restrictions of the program for ease of administration.

**Q. How much funding did Nassau County receive?**

A. Nassau County received \$372,504 on August 4, 2020 which includes the first and second round of allocations.

**Q. How long does Nassau County have to spend the funds?**

A. All funds must be expended no later than December 30, 2020. Any eligible activities that occur between March 1, 2020 and December 30, 2020 are CRF eligible.

**Q. What happens to funds that are not expended by the deadline?**

A. All funds that are not expended by December 30, 2020 will be returned to Florida Housing and in turn to the U.S. Treasury Department.

**Q. What can the funds be used for?**

A. The overarching requirement of all funding is that it must be spent on activities necessary due to the COVID-19 emergency. So, activities such as rental and mortgage assistance (and related counseling) payments for persons who have experienced a hardship that prevents them from making these payments are clearly eligible uses. In Nassau County, the funds will be limited to rent and mortgage payments only.

**Q. What are some examples of an applicant who has been affected by COVID?**

A. Applicants that have been unemployed, furloughed, or otherwise have experienced a reduction in income due to the economic effects of COVID-19 will be eligible. Persons who were unemployed prior to the COVID-19 pandemic can also be eligible if they attest to the fact that COVID-19 has negatively affected their job prospects. Persons experiencing homelessness can be eligible as a way to reduce the spread of COVID-19, especially if the homeless applicant currently lives in a crowded, congregate setting or outside. No proof of loss of income is required to justify spending CRF funds on homeless-related assistance.

**Q. What are the eligibility requirements?**

A. The applicant's 2020 annual income must not exceed 80% of the Area Median Income (or the middle income). The 2020 AMI for Nassau County is \$75,000. The following table provides the 30%, 50% and 80% of the AMI for various household sizes.

Household Size	Extremely Low 30%	Very Low 50%	Low 80%
1	\$15,750	\$26,250	\$42,000
2	\$18,000	\$30,000	\$48,000
3	\$21,720	\$33,750	\$54,000
4	\$26,200	\$37,500	\$60,000
5	\$30,680	\$40,500	\$64,800
6	\$35,160	\$43,500	\$69,600
7	\$39,640	\$46,500	\$74,400
8	\$44,120	\$49,500	\$79,200

**Q. How much can an applicant receive?**

A. Applicants can receive a maximum of \$3,300 per household.

**Q. How will the eligible award winners be selected?**

A. Eligible applicants will be selected for an award by an independent contractor. The process for selection will be to sequentially number all submittals on Tuesday, August 25, 2020 (but not in date/time order of submittal). After all applications have been numbered, the contractor will use a Random Sequence Generator to establish a review sequence. The applications will be reviewed based on random sequence until the maximum number of eligible applications are processed.

**Q. How will I know if I am one of the award winners?**

A. Applicants will be notified of their award beginning September 8, 2020 by e-mail or phone calls.

**Q. Will I be notified if my application is deemed ineligible and/or incomplete?**

A. Yes, you will receive an e-mail or phone call regarding ineligible or incomplete applications.

**Q. If my application is deemed incomplete will I have an opportunity to resubmit my application?**

A. Upon the review starting August 25, 2020, if your application is incomplete, you will be notified by e-mail or telephone and will be provided an opportunity to submit the incomplete information by 5:00 p.m. the following business day. The incomplete information will need to be **hand-delivered** to the Nassau County, James S. Page Governmental Complex, 96135 Nassau Place, Yulee, FL 32097 by the deadline.

**Q. Where can I get help completing my application and ensuring I have a complete application before submitting?**

A. If you need assistance with completing your application, you can schedule an appointment with a Nassau CARES representative by contacting (904) 530-6800 or [cares@nassaucountyfl.com](mailto:cares@nassaucountyfl.com).

**Q. If I am not selected to receive funds in the first lottery, will I automatically be included in future lotteries if more funding is provided to the Nassau CARES CRF program? Do I have to reapply?**

A. If you are not selected to receive funds in the first round of funding, you will automatically be included in future rounds of funding if more funding is provided to the Nassau CARES CRF program. You will not need to reapply.

**Q. Can owners/renters of older mobile homes (before 1994) receive assistance?**

A. Yes, renters/owners of older mobile homes may be assisted with rent and mortgage payments.

**Q. For mortgage assistance, is there a requirement that the homeowner request a forbearance from their lender prior to being eligible under CRF funds?**

A. No, there is no requirement for forbearance on mortgages.

**Q. If there are two names on a lease and only one of them has lost their job, can we assist? Also, what about sub-leases? If there are two names on a lease (couple) that rent out an additional room, the additional member has lost his job but is not on lease? Is there help?**

A. Yes, if one person in the household is unemployed or under employed, they may be eligible for assistance subject to other eligibility requirements. If the additional household member (renting the room) is part of the household, then yes, the household may qualify for assistance. However, if the additional household member (renting the room) has a lease for the room rental and loses his job, only he would be eligible for assistance with his rent for the room rental.

**Q. Can assistance be given to an applicant that rents a room in a unit? Does that qualify?**

A. Yes, as long as the person renting the room has a valid lease.

**Q. If the applicant has recently received SHIP COVID, CARES Act, or other types of assistance, are they able to apply for CRF assistance?**

A. Yes, if they continue to have a COVID-related hardship, CRF could help them with their next months of rent or mortgage payments as long as there is no duplication of benefits.

**Q. If I live in a FHFC property and it does not receive the FHFC assistance, am I eligible for CRF assistance?**

A. Yes, as long as there is no duplication of benefits.

**Q. With regards to 80% income limit, if the household was above the 80% limit prior to 3/1/2020, but now are unemployed, would they be eligible for assistance?**

A. Income eligibility and income calculation is based on current circumstances. If a household was above 80% AMI prior to the COVID-19 pandemic and lost income as a result of the crisis, they could be eligible for assistance.

**Q. Must a household be delinquent to justify providing mortgage or rental assistance?**

A. No, they do not have to be delinquent to receive assistance.

**Q. Is there a maximum dollar amount allocated to each household?**

A. Yes, the maximum award \$3,300 per household.

**Q. When someone is deemed eligible, who does the local government write the check to? Applicant? Landlord/Management Company/Mortgage Company?**

A. The check will be paid to the landlord, management company or mortgage company.