



# Brevard County Board of County Commissioners

2725 Judge Fran Jamieson  
Way  
Viera, FL 32940

## Legislation Text

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**File #:** 1611, **Version:** 1

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### **Subject:**

Request Approval, Re: CARES Act Individual Assistance Program Procedure

### **Fiscal Impact:**

Allocation of up to \$4.4 million of CARES Act Funding for Individual Assistance for Mortgage, Rental Utility, Security Deposits and Food Stability.

### **Dept/Office:**

Housing and Human Services

### **Requested Action:**

It is requested that the Board of County Commissioners review and approve the attached Housing and Human Services Coronavirus Assistance Program.

### **Summary Explanation and Background:**

Brevard County received \$105 million on April 23, 2020 from the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). Following a staff report and discussion on May 5, 2020, the Board of County Commissioners approved up to \$4.4 million for a Rental and Mortgage Assistance Program, Utility and Security Deposit Program, and a Food Stability Program.

During the meeting staff described the basic framework of the Mortgage and Rental Assistance Program and it was indicated that a more detailed description and updated Policy would be provided to the Commission for review. The complete Policy is attached and highlights of the Eligibility Criteria and Assistance Limits are below:

#### Eligibility

- Must be a resident of Brevard County
- Income not to exceed 140% of area median income (\$96,880 for a family of four)
- Must demonstrate an impact from coronavirus
- Must have a loss of at least 25% of their income
- Must disclose all other assistance received (for example, tax refund, unemployment, etc.)

#### Assistance Limits

- Maximum assistance up to three months or \$7,200 (a household of four at 140% of area median income with 30% of their income for housing may have up to \$7,266 in housing costs over three

months)

- Based upon actual need for the household (for example, if the need is two months of mortgage assistance (\$4,800) and the household has received a \$1,200 stimulus check and \$600 in unemployment compensation then their maximum assistance would be \$3,000)
- Until further clarification is received, mortgage payments that include principal, interest, taxes, and insurance (PITI) will have the portion designated for taxes reduced from any assistance

Additional Program Restrictions

- At no time will an applicant receive assistance above the true cost of the requested service
- At no time will funds be provided directly to an applicant / household
- Funds will be provided in the form of a grant to income eligible clients on a first come (application complete with all required information) first served basis, contingent on the availability of funds

**Clerk to the Board Instructions:**

None