

RESIDENTIAL EVICTION AND FORECLOSURE PREVENTION PROGRAM

Eligibility criteria for Landlords and Mortgagees:

1. The Landlord or Mortgagee must agree to accept up to \$5,000 to cover the remainder of rent or mortgage payments due and release all Tenants or Mortgagors residing in the property from any obligation to pay any rent or mortgage amount due that exceeds that \$5,000 maximum payment.
2. The Landlord or Mortgagee agrees to withdraw any currently filed eviction or foreclosure action against the Tenants or homeowners residing in the residential rental property (if such action has been filed); and the Landlord and Tenant or Mortgagee and Mortgagor sign a contractual agreement which includes a workout that ensures the Landlord or Mortgagee will not initiate the eviction or foreclosure process for 60 days after receiving payment (or it is mutually agreed to end the lease sooner).
3. The Landlord agrees not to increase any participating Tenant household's rent through December 31, 2020, and the Mortgagee agrees not to increase the interest rate or substantially revise the terms of the Mortgage to negatively affect the Mortgagor through December 31, 2020.
4. The Landlord or Mortgagee agrees to waive all costs, fees and charges incurred as a result of non-payment or partial payment during the impacted months of April 1, 2020 through October 31, 2020.
5. The Landlord has no current unpaid code enforcement liens or violation of any state, federal, or local laws – or, if Landlord does have code enforcement liens or violations, the Landlord must provide evidence of repair or abatement to close the violation.
6. The Landlord has not been involved with financial mismanagement, including any conviction(s) for financial crimes within the last 3 years.
7. The Landlord/Mortgagee can be based outside of Duval County but the property(ies) applied for rent or mortgage arrears payment through this Eviction and Foreclosure Prevention Program must be located in Duval County, Florida.
8. The Landlord/Mortgagee must provide a W-9 for payment.

Eligibility Criteria for Tenants or Mortgagors:

1. The Tenant/Mortgagor must be at least two months behind in rent or mortgage payments between April 1, 2020 through October 31, 2020, and have received a written notice from their Landlord or Mortgagee indicating they will be evicted or a foreclosure action is pending, or have received an invitation from their Landlord/Mortgagee (via the application portal software, Neighborly) to participate in the Eviction and Foreclosure Prevention Program, or a referral from the court.
2. The Tenant/Mortgagor is a resident of Duval County, Florida, residing in a residential property.
3. The residential property in question must be the Tenant's/Mortgagor's primary residence.

4. The lease or loan is in the Tenant's/Mortgagor's name (or, the Tenant is one of the named Tenants for the lease) and they are responsible for paying rent/mortgage pursuant to that lease or mortgage.
5. One or more adults residing at the property must have experienced a documented, involuntary loss of income that occurred due to the COVID-19 public health emergency during the time period between March 1, 2020 and September 30, 2020.
6. The payment arrears were accrued between April 1, 2020 and October 31, 2020.
7. No other person residing at the property has applied for or will apply for the City of Jacksonville Eviction and Foreclosure Prevention program. Duplicate applications from multiple individuals at the same address will not be reviewed and immediately denied.
8. All Landlords/Mortgagees and all Tenants/Mortgagors of the property in question agree to participate in the program.
9. The Tenant/Mortgagor must demonstrate the ability to pay their rent or mortgage for the next 60 days after receipt of grant approval from The Jacksonville Bar Association, Inc.
10. The Tenant has a *written* lease for the rental property.
11. The program is income-based and the Tenant/Mortgagor will be required to show income before and after March 1, 2020. The projected *annual* 2020 income must fall below these brackets:

Income Category

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

COMMERCIAL EVICTION AND FORECLOSURE PREVENTION PROGRAM

Eligibility criteria for Landlords and Mortgagees:

1. The Landlord or Mortgagee must agree to accept the applicable grant amount (see table below) to cover the past-due rent or mortgage payments and release all Tenants or Mortgagors occupying the property from any obligation to pay any rent or mortgage amount due that exceeds the grant amount.
2. The Landlord or Mortgagee agrees to withdraw any currently filed eviction or foreclosure action against the Tenants or property owners occupying the commercial property (if such action has been filed); and Landlord and Tenant or Mortgagee and Mortgagor must sign a contractual agreement which includes a workout that ensures the Landlord or Mortgagee will not initiate the eviction or foreclosure process for 60 days after receiving payment (or it is mutually agreed to end the lease sooner).
3. The Landlord agrees not to increase any participating Tenant's rent through December 31, 2020, and the Mortgagee agrees not to increase the interest rate or substantially revise the terms of the Mortgage to negatively affect the Mortgagor through December 31, 2020.
4. The Landlord or Mortgagee agrees to waive all costs, fees and charges incurred as a result of non-payment or partial payment during the impacted months of April 1, 2020 through October 31, 2020.
5. The Landlord has no current unpaid code enforcement liens or violation of any state, federal, or local laws or, if Landlord does have code enforcement liens or violations, the Landlord must provide evidence of repair or abatement that satisfies the violation.
6. The Landlord has not been involved with financial mismanagement, including any conviction(s) for financial crimes within the last 3 years.
7. The Landlord/Mortgagee can be based outside of Duval County but the property(ies) applied for rent or mortgage arrears payment through this Eviction and Foreclosure Prevention Program must be located in Duval County, Florida.
8. The Landlord/Mortgagee must provide a W-9 for payment.

Eligibility criteria for Businesses:

1. The Business must be at least two months behind in rent or mortgage payments between April 1, 2020 and October 31, 2020, and have received a written notice from their Landlord or mortgagee indicating they will be evicted or a foreclosure action is pending, or have received an invitation from their Landlord/Mortgagee (via the application portal software, Neighborly) to participate in the Eviction and Foreclosure Prevention Program, or a referral from the court.
2. The Business must be located in a commercial building within Duval County.
3. The Business must have had an economic injury from COVID-19 whereby it has experienced a 20% or more reduction in income, staffing, or staff hours.
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 reduction in income or staffing must have occurred between March 1, 2020 and September 30, 2020.
6. The payment arrears were accrued between April 1, 2020 and October 31, 2020.
7. No other Business occupying the same address has applied for or will apply for this Eviction and Foreclosure Prevention 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 all Tenants/Mortgagors of the property in question agree to participate in the program.
9. The Tenant/Mortgagor must demonstrate the ability to pay their rent or mortgage for the next 60 days after receipt of grant approval from The Jacksonville Bar Association, Inc.
10. The Tenant has a *written* lease for the rental property.
11. The program is income-based and the Tenant/Mortgagor will be required to show proof of income before and after March 1, 2020. 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

12. The Business must have been operational for at least 6 months prior to March 1, 2020.
13. The Business must have a current Duval County Occupational License.
14. 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.
15. Illegal businesses are ineligible for this program and may NOT apply.